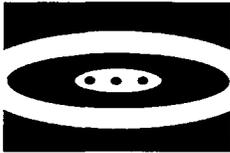


2010

NORTH CAROLINA REINSURANCE FACILTY

PRIVATE PASSENGER AUTOMOBILE

INSURANCE RATE FILING



June 25, 2010

RECEIVED

Honorable Wayne Goodwin
Commissioner of Insurance
North Carolina Department of Insurance
P. O. Box 26387
Raleigh, North Carolina 27611

JUN 25 2010

**N.C. Dept of Insurance
Property & Casualty**

Re: Revision of Automobile Insurance Rates -
Private Passenger Cars

Dear Sir:

Enclosed herewith for filing on behalf of the member companies of the North Carolina Reinsurance Facility are revised premium rates for bodily injury and property damage liability and medical payments insurance for nonfleet private passenger automobiles and bodily injury and property damage liability insurance for motorcycles ceded to the Reinsurance Facility. The rates set forth and supported in the enclosed materials apply only to ceded risks other than "clean risks" as defined in G.S. 58-37-35(1). The rates for "clean risks" ceded to the Reinsurance Facility and the rates for uninsured and combined uninsured/underinsured motorists coverages ceded to the Reinsurance Facility are not affected by this filing.

Rates established hereby reflect consideration duly given to data for the experience period set forth herein. Included in the enclosed materials are statistical data supporting and explaining rate levels varying by territory within the State according to loss experience within each territory. The filing indicates the need for effective statewide rate level changes of -1.3% for bodily injury, -11.7% for property damage and -8.4% for medical payments, for an overall average statewide rate level change of -5.9% for the stated coverages. The filing also indicates a need for a statewide rate level change of -1.7% for the motorcycle liability coverages and includes the appropriate relativities for such change. The ratios in the filing relating

to expense experience were developed from special calls issued by the North Carolina Rate Bureau.

Information and statistical data required pursuant to G.S. 58-36-15(h) and information and statistical data described in 11 NCAC 10.1104 are contained in Section F to the extent presently available. In addition, the pre-filed testimony of (a) Raymond F. Evans, Jr., General Manager - North Carolina Reinsurance Facility; (b) Patrick B. Woods, Assistant Vice President and Actuary - Insurance Services Office; and (c) Michael E. Stack, Vice President, Fixed Income Portfolio Manager, Wellington Management Company, LLP, is submitted herewith.

The revised rates set forth herein, which apply only to ceded risks other than "clean risks," will become effective October 1, 2010 in accordance with the following Rule of Application:

These changes are applicable to all policies becoming effective on or after October 1, 2010. No policy effective prior to October 1, 2010 shall be endorsed or cancelled and rewritten to take advantage of or to avoid the application of these changes except at the request of the insured and at the customary short rate charges as of the date of such request, but in no event prior to October 1, 2010.

Sincerely,



F. Timothy Lucas
Automobile Manager

FTL:dms

Enclosures

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE CEDED INSURANCE
REVISION OF RATES

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SECTION A
SUMMARY OF REVISION

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CEDED LIABILITY COVERAGES

SUMMARY OF STATEWIDE RATE LEVEL INDICATIONS

| <u>COVERAGE</u> | <u>TOTAL LIMITS PREMIUM WEIGHT (A)</u> | <u>FILED CHANGE</u> |
|-------------------------|--|-------------------------|
| Ceded Liability(B): | | |
| Bodily Injury (C) | \$144,365 | -1.3% |
| Property Damage(C) | 108,633 | -11.7% |
| Medical Payments | 11,055 | -8.4% |
| Ceded Total (D) | 264,053 | -5.9% |
| | | |
| torcycle Liability (E): | 30,459 | -1.7% |

(A) In Thousands.

(B) Includes only ceded business written at Other-Than-Clean Risk rates.

(C) Indications are combined for basic and higher limits.

BI higher limits effective change = +0.3%

PD higher limits effective change = 0.0%

(D) Ceded Total represents overall effect for the coverages listed.

(E) Includes voluntary and ceded business.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
TERRITORY RATE LEVEL CHANGES BY COVERAGE

| <u>Terr. Code</u> | <u>Description</u> | <u>30/60 B.I.</u> | <u>\$25,000 P.D.</u> | <u>30/60/25 Combined</u> | <u>\$500 Med. Pay.</u> |
|-----------------------|----------------------------------|-----------------------|--------------------------|------------------------------|----------------------------|
| 11 | Asheville | -1.1% | -12.3% | -7.0% | -10.0% |
| 13 | Durham | 0.4% | -12.1% | -5.5% | -7.2% |
| 14 | Greensboro | 1.6% | -11.8% | -4.8% | -3.7% |
| 15 | High Point | -2.5% | -11.3% | -6.4% | -9.7% |
| 16 | Raleigh | -2.8% | -12.4% | -7.5% | -10.7% |
| 17 | Wilmington | -2.5% | -14.5% | -8.2% | -10.0% |
| 18 | Winston-Salem | -2.1% | -13.4% | -7.5% | -7.7% |
| 24 | Remainder-West | 0.0% | -10.9% | -5.0% | -8.3% |
| 25 | Gaston County | -3.2% | -14.8% | -8.2% | -8.8% |
| 26 | Remainder-South | -3.0% | -10.9% | -6.0% | -8.3% |
| 31 | Small City-East | -2.4% | -12.1% | -6.9% | -7.4% |
| 32 | Small City-West | 0.5% | -11.2% | -5.0% | -8.3% |
| 33 | Remainder-East | -1.6% | -11.6% | -5.8% | -7.4% |
| 40 | Fayetteville | -3.4% | -10.0% | -6.3% | -11.1% |
| 41 | Onslow County | 0.0% | -10.1% | -5.0% | -7.4% |
| 43 | Craven County | -0.9% | -9.9% | -4.9% | -7.7% |
| 47 | Wayne County | -4.9% | -13.5% | -8.4% | -9.7% |
| 51 | Mecklenburg County -Remainder | -1.8% | -12.0% | -7.0% | -12.0% |
| 52 | Charlotte | -1.0% | -12.5% | -6.3% | -9.1% |
| | STATEWIDE | -1.3% | -11.7% | -6.0% | -8.4% |

SECTION B

MATERIAL TO BE IMPLEMENTED

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

PROPOSED BASE RATES - CEDED OTHER-THAN-CLEAN RISK LIABILITY

| <u>Terr Code</u> | <u>\$30,000/60,000 Bodily Injury</u> | <u>\$25,000 Property Damage</u> | <u>\$500 Medical Payments</u> |
|----------------------|--|-------------------------------------|-----------------------------------|
| 11 | \$177 | \$179 | \$18 |
| 13 | 257 | 204 | 26 |
| 14 | 255 | 201 | 26 |
| 15 | 273 | 197 | 28 |
| 16 | 245 | 211 | 25 |
| 17 | 270 | 213 | 27 |
| 18 | 231 | 187 | 24 |
| 24 | 215 | 163 | 22 |
| 25 | 305 | 202 | 31 |
| 26 | 321 | 180 | 33 |
| 31 | 245 | 188 | 25 |
| 32 | 221 | 174 | 22 |
| 33 | 245 | 160 | 25 |
| 40 | 314 | 224 | 32 |
| 41 | 245 | 213 | 25 |
| 43 | 232 | 172 | 24 |
| 47 | 271 | 166 | 28 |
| 51 | 220 | 206 | 22 |
| 52 | 297 | 224 | 30 |

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

DETERMINATION OF RATES TO BE CHARGED INDIVIDUAL INSUREDS

Liability and Medical Payments Rates

Page B-1 shows the liability and medical payments base rates by territory, given the filed rate level changes. These pages set forth the filed manual rates, for their respective sets of territories, for the classification carrying unity differential. The revised rates for the remaining classifications are determined by applying the appropriate classification rate differentials to the base rates by territory. This filing does not include revisions to classification rate differentials or revisions to classifications.

19. MISCELLANEOUS TYPES (Cont'd)

- B. Motorcycles, Motorscooters, Motorbikes, Mopeds and Other Similar Motor Vehicles Not Used for Commercial Purposes Liability Coverages Only.

With respect to other than "clean risks" ceded to the North Carolina Reinsurance Facility, determine the appropriate premium by applying the following factors to the applicable ceded private passenger bodily injury and property damage rates. For Uninsured Motorists Coverage and Combined Uninsured/Underinsured Motorists Coverage, charge the applicable private passenger premium shown in Rule 14. Medical Payments coverage for these vehicles is not eligible for cession to the North Carolina Reinsurance Facility.

| Engine Size Cubic Centimeters (cc) | Bodily Injury and Property Damage |
|---|---|
| 0-499 | [17%]18% |
| 500-1249 | [27%]28% |
| 1250-1499 | [37%]39% |
| 1500-up | [48%]50% |

SECTION C
SUPPORTING EXPERIENCE

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2008

Ceded Business - Risks Written at Other-Than-Clean Risk Rates

All Carriers

| | 30/60 <u>Bodily Injury</u> | \$25,000 <u>Property Dam.</u> | Total Limits <u>Med. Pay.</u> |
|--|-------------------------------|----------------------------------|----------------------------------|
| (1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a) | \$74,529,720 | \$63,945,680 | \$6,440,009 |
| (2) Loss Development Factor (b) | 1.127 | 1.027 | 1.050 |
| (3) Developed Losses and ALAE (1)x(2) | 83,994,994 | 65,672,213 | 6,762,009 |
| (4) Unallocated Loss Adjustment Expense Factor (See page D-19) | 0.132 | 0.115 | 0.132 |
| (5) Unallocated Loss Adjustment Expense (3)x(4) | 11,087,339 | 7,552,304 | 892,585 |
| (6) General and Other Acquisition Expenses (c) | 18,269,920 | 14,599,245 | 1,555,279 |
| (7) Earned Exposures (a) | 364,523 | 364,523 | 209,694 |
| (8) Incurred Claims (a) | 12,114 | 25,847 | 5,300 |
| (9) Claim Development Factor (d) | 0.937 | 1.014 | 1.017 |
| (10) Developed Claims (9)x(10) | 11,351 | 26,209 | 5,390 |
| (11) Average Annual Change in Losses and ALAE (See page D-7) | 1.4% | -0.5% | 0.0% |
| (12) Average Annual Change in Expenses (See page D-6) | 2.0% | 2.0% | 2.0% |
| (13) Years of Trend - Losses and ALAE (e) | 3.04 | 3.04 | 3.04 |
| (14) Years of Trend - ULAE (f) | 3.04 | 3.04 | 3.04 |
| (15) Years of Trend - G & OA Expenses (g) | 2.75 | 2.75 | 2.75 |
| (16) Projected Losses and ALAE (e) | 87,606,779 | 64,687,130 | 6,762,009 |
| (17) Projected ULAE (f) | 11,774,754 | 8,020,547 | 947,925 |
| (18) Projected Losses and LAE per exposure [((16)+(17))/(7)] | 272.63 | 199.46 | 36.77 |
| (19) Projected G & OA Expenses (g) | 19,293,036 | 15,416,803 | 1,642,375 |
| (20) Projected Fixed Expenses per exposure [(19)/(7)] | 52.93 | 42.29 | 7.83 |
| (21) Projected Loss, LAE and Expenses Per Exposure [(18)+(20)] | 325.56 | 241.75 | 44.60 |
| (22) Percentage Dividends (h) | 0.00% | 0.00% | 0.00% |
| (23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-19) | 0.878 | 0.878 | 0.878 |
| (24) Investment Income (i) | 3.3% | 3.3% | 3.3% |
| (25) Installment Income (i) | 1.2% | 1.2% | 1.2% |
| (26) Premium Required per exposure [(21)/((23)+(24)+(25)-(22))] | 352.72 | 261.92 | 48.32 |
| (27) Distributional Adjustment Factor (j) | 1.433 | 1.439 | 1.929 |
| (28) Required 30/60/25 Base Class Premium [(26)/(27)] | 246.14 | 182.02 | 25.05 |
| (29) Indicated Total Limits Change (See Section E) | 0.3% | 0.0% | |
| (30) Required 30/60/25 Base Class Premium [(28)x(1.0+(29))] | 246.88 | 182.02 | 25.05 |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2008

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments. See pages D-13-15.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.3% and 7.9%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See RF-4 and F-155.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments. See pages D-16-18.
- (e) Projected losses and allocated loss adjustment expenses =
(13)
[(3) x (1 + (11))⁽¹³⁾], where (13) = the number of years of projection from the average date of accident to 7/13/2011.
- (f) Projected unallocated loss adjustment expenses =
(14)
[(5) x (1 + (12))⁽¹⁴⁾], where (14) = the number of years of projection from 7/1/2008 to 7/13/2011.
- (g) Projected general and other acquisition expenses =
(15)
[(6) x (1 + (12))⁽¹⁵⁾], where (15) = the number of years of projection from 7/1/2008 to 4/1/2011.
- (h) Selected value.
- (i) Investment income, (24), is the average rate of investment return as a percent of direct market earned premium as calculated on page F-172 and Installment Income, (25), is the latest five year average installment income as a percent of direct earned premium. (See Exhibit RF-5).
- (j) Distributional adjustment factor = Average Rate / Base Rate. See page C-11.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2007

Ceded Business - Risks Written at Other-Than-Clean Risk Rates

All Carriers

| | 30/60 Bodily Injury | \$25,000 Property Dam. | Total Limits Med. Pay. |
|--|------------------------|---------------------------|---------------------------|
| (1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a) | \$90,333,745 | \$78,915,132 | \$7,829,321 |
| (2) Loss Development Factor (b) | 1.042 | 1.007 | 1.023 |
| (3) Developed Losses and ALAE (1)x(2) | 94,127,762 | 79,467,538 | 8,009,395 |
| (4) Unallocated Loss Adjustment Expense Factor (See page D-20) | 0.134 | 0.117 | 0.134 |
| (5) Unallocated Loss Adjustment Expense (3)x(4) | 12,613,120 | 9,297,702 | 1,073,259 |
| (6) General and Other Acquisition Expenses (c) | 22,915,739 | 16,781,724 | 1,872,300 |
| (7) Earned Exposures (a) | 436,671 | 436,671 | 253,973 |
| (8) Incurred Claims (a) | 13,226 | 31,517 | 6,303 |
| (9) Claim Development Factor (d) | 0.977 | 1.005 | 1.011 |
| (10) Developed Claims (9)x(10) | 12,922 | 31,675 | 6,372 |
| (11) Average Annual Change in Losses and ALAE (See page D-7) | 0.5% | -0.8% | -1.1% |
| (12) Average Annual Change in Expenses (See page D-6) | 2.0% | 2.0% | 2.0% |
| (13) Years of Trend - Losses and ALAE (e) | 4.04 | 4.04 | 4.04 |
| (14) Years of Trend - ULAE (f) | 4.04 | 4.04 | 4.04 |
| (15) Years of Trend - G & OA Expenses (g) | 3.75 | 3.75 | 3.75 |
| (16) Projected Losses and ALAE (e) | 96,010,317 | 76,924,577 | 7,656,982 |
| (17) Projected ULAE (f) | 13,660,009 | 10,069,411 | 1,162,339 |
| (18) Projected Losses and LAE per exposure [((16)+(17))/(7)] | 251.15 | 199.22 | 34.73 |
| (19) Projected G & OA Expenses (g) | 24,680,251 | 18,073,917 | 2,016,467 |
| (20) Projected Fixed Expenses per exposure [(19)/(7)] | 56.52 | 41.39 | 7.94 |
| (21) Projected Loss, LAE and Expenses Per Exposure [(18)+(20)] | 307.67 | 240.61 | 42.67 |
| (22) Percentage Dividends (h) | 0.00% | 0.00% | 0.00% |
| (23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-20) | 0.878 | 0.878 | 0.878 |
| (24) Investment Income (i) | 3.3% | 3.3% | 3.3% |
| (25) Installment Income (i) | 1.2% | 1.2% | 1.2% |
| (26) Premium Required per exposure [(21)/((23)+(24)+(25)-(22))] | 333.34 | 260.68 | 46.23 |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2007

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments. See pages D-13-15.
- (c) The general expenses and other acquisition expenses have been calculated to be 6.5% and 8.2%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See RF-4 and F-155.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments. See pages D-16-18.
- (e) Projected losses and allocated loss adjustment expenses =
(13)
[(3) x (1 + (11))⁽¹³⁾], where (13) = the number of years of projection from the average date of accident to 7/13/2011.
- (f) Projected unallocated loss adjustment expenses =
(14)
[(5) x (1 + (12))⁽¹⁴⁾], where (14) = the number of years of projection from 7/1/2007 to 7/13/2011.
- (g) Projected general and other acquisition expenses =
(15)
[(6) x (1 + (12))⁽¹⁵⁾], where (15) = the number of years of projection from 7/1/2007 to 4/1/2011.
- (h) Selected value.
- (i) Investment income, (24), is the average rate of investment return as a percent of direct market earned premium as calculated on page F-172 and Installment Income, (25), is the latest five year average installment income as a percent of direct earned premium. (See Exhibit RF-5).

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2006

Ceded Business - Risks Written at Other-Than-Clean Risk Rates

All Carriers

| | 30/60 | \$25,000 | Total Limits |
|--|----------------------|----------------------|------------------|
| | <u>Bodily Injury</u> | <u>Property Dam.</u> | <u>Med. Pay.</u> |
| (1) Reported Incurred Losses and Allocated Loss Adjustment Expense (a) | \$99,126,014 | \$84,399,725 | \$8,686,193 |
| (2) Loss Development Factor (b) | 1.013 | 1.000 | 1.008 |
| (3) Developed Losses and ALAE (1)x(2) | 100,414,652 | 84,399,725 | 8,755,683 |
| (4) Unallocated Loss Adjustment Expense Factor (See page D-21) | 0.127 | 0.111 | 0.127 |
| (5) Unallocated Loss Adjustment Expense (3)x(4) | 12,752,661 | 9,368,369 | 1,111,972 |
| (6) General and Other Acquisition Expenses (c) | 22,019,775 | 19,481,982 | 1,782,330 |
| (7) Earned Exposures (a) | 441,677 | 441,677 | 253,552 |
| (8) Incurred Claims (a) | 14,649 | 34,128 | 7,088 |
| (9) Claim Development Factor (d) | 0.987 | 1.000 | 1.003 |
| (10) Developed Claims (9)x(10) | 14,459 | 34,128 | 7,109 |
| (11) Average Annual Change in Losses and ALAE (See page D-7) | 1.0% | -0.5% | -1.9% |
| (12) Average Annual Change in Expenses (See page D-6) | 2.0% | 2.0% | 2.0% |
| (13) Years of Trend - Losses and ALAE (e) | 5.04 | 5.04 | 5.04 |
| (14) Years of Trend - ULAE (f) | 5.04 | 5.04 | 5.04 |
| (15) Years of Trend - G & OA Expenses (g) | 4.75 | 4.75 | 4.75 |
| (16) Projected Losses and ALAE (e) | 105,535,799 | 82,289,732 | 7,950,160 |
| (17) Projected ULAE (f) | 14,091,690 | 10,352,048 | 1,228,729 |
| (18) Projected Losses and LAE per exposure $[(16)+(17)]/(7)$ | 270.85 | 209.75 | 36.20 |
| (19) Projected G & OA Expenses (g) | 24,199,733 | 21,410,698 | 1,958,781 |
| (20) Projected Fixed Expenses per exposure $[(19)/(7)]$ | 54.79 | 48.48 | 7.73 |
| (21) Projected Loss, LAE and Expenses Per Exposure $[(18)+(20)]$ | 325.64 | 258.23 | 43.93 |
| (22) Percentage Dividends (h) | 0.00% | 0.00% | 0.00% |
| (23) Permissible Loss, LAE and G & OA Expense Ratio (See page D-21) | 0.879 | 0.879 | 0.879 |
| (24) Investment Income (i) | 3.3% | 3.3% | 3.3% |
| (25) Installment Income (i) | 1.2% | 1.2% | 1.2% |
| (26) Premium Required per exposure $[(21)/((23)+(24)+(25)-(22))]$ | 352.42 | 279.47 | 47.54 |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

STATEWIDE RATE REVIEW
ACCIDENT YEAR ENDED 12/31/2006

- (a) Based on the statistical plan data reported by member companies.
- (b) Loss development factors are based on three-year averages through 63 months of development for Bodily Injury, Property Damage and Medical Payments. See pages D-13-15.
- (c) The general expenses and other acquisition expenses have been calculated to be 7.0% and 8.3%, respectively, of the combined Voluntary and Ceded manual earned premium. These expenses are allocated between the Voluntary and Ceded business based on the Voluntary and Ceded premium distribution. See RF-4 and F-155.
- (d) Claim development factors are to 63 months for Bodily Injury, Property Damage and Medical Payments. See pages D-16-18.
- (e) Projected losses and allocated loss adjustment expenses =
(13)
[(3) x (1 + (11))⁽¹³⁾], where (13) = the number of years of projection from the average date of accident to 7/13/2011.
- (f) Projected unallocated loss adjustment expenses =
(14)
[(5) x (1 + (12))⁽¹⁴⁾], where (14) = the number of years of projection from 7/1/2006 to 7/13/2011.
- (g) Projected general and other acquisition expenses =
(15)
[(6) x (1 + (12))⁽¹⁵⁾], where (15) = the number of years of projection from 7/1/2006 to 4/1/2011.
- (h) Selected value.
- (i) Investment income, (24), is the average rate of investment return as a percent of direct market earned premium as calculated on page F-172 and Installment Income, (25), is the latest five year average installment income as a percent of direct earned premium. (See Exhibit RF-5).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
BODILY INJURY LIABILITY
CALCULATION OF REVISED BASE RATES BY TERRITORY

| T E R R I T O R Y | (1) EARNED CAR YEARS YR. ENDED 12/31/2008 | (2) 30/60 LOSS COST 3 YRS ENDED 12/31/2008 | (3) DISTRIB. ADJUST. FACTOR | (4) BASE CLASS LOSS COST (2) / (3) | (5) CRED | (6) FORM. BASE CLASS LOSS COST | (7) INDEX (6) TO STATE | (8) 30/60 BASE CLASS RATE PRES. | (9) IND. |
|---|---|--|--------------------------------------|--|-------------|--|---------------------------------|---|-------------|
| 11 | 5,720 | 67.77 | 0.683 | 99.22 | 1.0 | 99.22 | 0.668 | 179 | 177 |
| 13 | 9,697 | 109.17 | 0.703 | 155.29 | 1.0 | 155.29 | 1.046 | 256 | 257 |
| 14 | 9,031 | 107.46 | 0.695 | 154.62 | 1.0 | 154.62 | 1.041 | 251 | 255 |
| 15 | 2,698 | 110.08 | 0.658 | 167.29 | 0.9 | 167.19 | 1.126 | 280 | 273 |
| 16 | 24,465 | 98.75 | 0.672 | 146.95 | 1.0 | 146.95 | 0.990 | 252 | 245 |
| 17 | 6,950 | 112.23 | 0.682 | 164.56 | 1.0 | 164.56 | 1.108 | 277 | 270 |
| 18 | 9,137 | 88.43 | 0.645 | 137.10 | 1.0 | 137.10 | 0.923 | 236 | 231 |
| 24 | 101,268 | 78.96 | 0.627 | 125.93 | 1.0 | 125.93 | 0.848 | 215 | 215 |
| 25 | 7,929 | 118.28 | 0.623 | 189.86 | 1.0 | 189.86 | 1.279 | 315 | 305 |
| 26 | 25,850 | 123.12 | 0.612 | 201.18 | 1.0 | 201.18 | 1.355 | 331 | 321 |
| 27 | 17,620 | 98.98 | 0.673 | 147.07 | 1.0 | 147.07 | 0.991 | 251 | 245 |
| 32 | 34,814 | 83.40 | 0.641 | 130.11 | 1.0 | 130.11 | 0.876 | 220 | 221 |
| 33 | 50,783 | 95.62 | 0.651 | 146.88 | 1.0 | 146.88 | 0.989 | 249 | 245 |
| 40 | 9,220 | 131.82 | 0.673 | 195.87 | 1.0 | 195.87 | 1.319 | 325 | 314 |
| 41 | 6,293 | 106.27 | 0.723 | 146.98 | 1.0 | 146.98 | 0.990 | 245 | 245 |
| 43 | 4,313 | 94.92 | 0.689 | 137.76 | 0.9 | 137.88 | 0.929 | 234 | 232 |
| 47 | 5,608 | 105.13 | 0.636 | 165.30 | 1.0 | 165.30 | 1.113 | 285 | 271 |
| 51 | 3,479 | 90.08 | 0.694 | 129.80 | 1.0 | 129.80 | 0.874 | 224 | 220 |
| 52 | 29,538 | 127.36 | 0.691 | 184.31 | 1.0 | 184.31 | 1.241 | 300 | 297 |
| SW | 364,413 | 96.86 | 0.652 | 148.46 | | 148.46 | | | |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PROPERTY DAMAGE LIABILITY
CALCULATION OF REVISED BASE RATES BY TERRITORY

| TERRITORY | (1) EARNED CAR YEARS YR. ENDED 12/31/2008 | (2) \$25,000 LOSS COST 3 YRS ENDED 12/31/2008 | (3) DISTRIB. ADJUST. FACTOR | (4) BASE CLASS LOSS COST (2) / (3) | (5) CRED | (6) FORM. BASE CLASS LOSS COST | (7) INDEX (6) TO STATE | (8) \$25,000 BASE CLASS RATE PRES. | (9) IND. |
|-----------|---|---|--------------------------------------|--|-------------|--|---------------------------------|--|-------------|
| 11 | 5,720 | 92.58 | 0.754 | 122.79 | 1.0 | 122.79 | 0.981 | 204 | 179 |
| 13 | 9,697 | 110.95 | 0.776 | 142.98 | 1.0 | 142.98 | 1.142 | 232 | 204 |
| 14 | 9,031 | 108.51 | 0.770 | 140.92 | 1.0 | 140.92 | 1.126 | 228 | 201 |
| 15 | 2,698 | 101.59 | 0.741 | 137.10 | 1.0 | 137.10 | 1.095 | 222 | 197 |
| 16 | 24,465 | 112.37 | 0.753 | 149.23 | 1.0 | 149.23 | 1.192 | 241 | 211 |
| 17 | 6,950 | 110.69 | 0.733 | 151.01 | 1.0 | 151.01 | 1.206 | 249 | 213 |
| 18 | 9,137 | 93.89 | 0.726 | 129.33 | 1.0 | 129.33 | 1.033 | 216 | 187 |
| 24 | 101,268 | 77.43 | 0.708 | 109.36 | 1.0 | 109.36 | 0.874 | 183 | 163 |
| 25 | 7,929 | 99.26 | 0.700 | 141.80 | 1.0 | 141.80 | 1.133 | 237 | 202 |
| 26 | 25,850 | 84.80 | 0.686 | 123.62 | 1.0 | 123.62 | 0.988 | 202 | 180 |
| 31 | 17,620 | 95.77 | 0.735 | 130.30 | 1.0 | 130.30 | 1.041 | 214 | 188 |
| 32 | 34,814 | 85.69 | 0.724 | 118.36 | 1.0 | 118.36 | 0.946 | 196 | 174 |
| 33 | 50,783 | 74.90 | 0.701 | 106.85 | 1.0 | 106.85 | 0.854 | 181 | 160 |
| 40 | 9,220 | 118.38 | 0.741 | 159.76 | 1.0 | 159.76 | 1.276 | 249 | 224 |
| 41 | 6,293 | 113.36 | 0.751 | 150.95 | 1.0 | 150.95 | 1.206 | 237 | 213 |
| 43 | 4,313 | 86.13 | 0.735 | 117.18 | 1.0 | 117.18 | 0.936 | 191 | 172 |
| 47 | 5,608 | 80.41 | 0.719 | 111.84 | 1.0 | 111.84 | 0.894 | 192 | 166 |
| 51 | 3,479 | 109.20 | 0.752 | 145.21 | 1.0 | 145.21 | 1.160 | 234 | 206 |
| 52 | 29,538 | 121.97 | 0.766 | 159.23 | 1.0 | 159.23 | 1.272 | 256 | 224 |
| SW | 364,413 | 90.94 | 0.726 | 125.17 | | 125.17 | | | |

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE
 NOTES TO CALCULATION OF REVISED BASE RATES BY TERRITORY

Liability data shown in column (1) is for ceded business written at Other-Than-Clean Risk rates only. Data shown in column (2) is voluntary and ceded business combined.

- Column
- (1) Earned exposures for the year ended 12/31/2008.
 - (2) Pure premium (losses divided by exposures) for the three years ended 12/31/2008. Liability data are developed to ultimate.
 - (3) Distributional adjustment factor = Present average rate for year ended 12/31/2008 divided by the current base class base rate. The average rate is for voluntary and ceded data combined. See pages C-12-13.
 - (4) Base Class Loss Cost = Col.(2) / Col.(3)
 - (5) Credibility is determined by each territory's three year number of claims using the credibility tables shown on page D-23.
 - (6) Formula base class loss cost = [Col.(4) x Col.(5)] + [Statewide Col.(4)x{1-Col.(5)}] x HAF] where HAF is the historical adjustment factor and is equal to the ratio of the current base class base rate to the statewide average base class base rate. See pages C-12-13.
 - (7) Index to state = Col.(6) / Statewide Col.(6)
 - (8) Present base rates currently in effect as of the date of this filing.
 - (9) The revised base rate is calculated by the following formula:

$$\{[RBCP \times VR \times \text{Col.}(7)] + FE\} \times \text{offset}$$

RBCP = Required base class premium, as shown on page C-1.

VR = variable ratio FE = flattened expense amount

The variable ratio and flattened expense amount account for the flattening of 100% of general and other acquisition expenses by territory and are calculated below:

| | BI | PD |
|--|--------|--------|
| (1) Projected general and other acquisition expenses per exposure (from page C-1, line (20)) | 52.93 | 42.29 |
| (2) Required average premium per exposure (from page C-1, line (26)) | 352.72 | 261.92 |
| (3) Fixed ratio = (1) / (2) | 0.150 | 0.161 |
| (4) Variable ratio 1 - (3) | 0.850 | 0.839 |
| (5) Required Base Class Premium (from page C-1, line (30)) | 246.88 | 182.02 |
| (6) Flattened expenses (5) x (3) | 37.03 | 29.31 |

Offsets are as follows:

No Offsets have been applied.

NOR CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
MEDICAL PAYMENTS

CALCULATION OF REVISED BASE RATES BY TERRITORY

| | |
|------------------------------|---------|
| (1) Ave MP ILF | 1.832 |
| (2) % of BI: | 10.18% |
| (3) Revised Base Class Rate: | \$25.05 |
| (4) Target Base class rate: | \$25.05 |

| (5) Terr | (6) MP Exp | (7) Pres. MP Rate | (8) Rev BI Rate | (9) BI CP Offset | (10) Rev MP Rate | (11) Rev. Base Class Premium | (12) Rev. T/L MP Rate | (13) Pres. T/L MP Rate | (14) Terr % Change |
|-------------|------------------|-------------------------|-----------------------|------------------------|------------------------|------------------------------------|-----------------------------|------------------------------|--------------------------|
| 11 | 2,302 | 20 | 177 | 1.000 | 18 | 41,436 | 32.98 | 36.64 | -10.0% |
| 13 | 5,174 | 28 | 257 | 1.000 | 26 | 134,524 | 47.63 | 51.30 | -7.2% |
| 14 | 4,285 | 27 | 255 | 1.000 | 26 | 111,410 | 47.63 | 49.46 | -3.7% |
| 15 | 1,169 | 31 | 273 | 1.000 | 28 | 32,732 | 51.30 | 56.79 | -9.7% |
| 16 | 14,415 | 28 | 245 | 1.000 | 25 | 360,375 | 45.80 | 51.30 | -10.7% |
| 17 | 3,236 | 30 | 270 | 1.000 | 27 | 87,372 | 49.46 | 54.96 | -10.0% |
| 18 | 4,335 | 26 | 231 | 1.000 | 24 | 104,040 | 43.97 | 47.63 | -7.7% |
| 24 | 59,863 | 24 | 215 | 1.000 | 22 | 1,316,986 | 40.30 | 43.97 | -8.3% |
| 25 | 3,120 | 34 | 305 | 1.000 | 31 | 96,720 | 56.79 | 62.29 | -8.8% |
| 26 | 16,299 | 36 | 321 | 1.000 | 33 | 537,867 | 60.46 | 65.95 | -8.3% |
| 31 | 10,904 | 27 | 245 | 1.000 | 25 | 272,600 | 45.80 | 49.46 | -7.4% |
| 32 | 18,273 | 24 | 221 | 1.000 | 22 | 402,006 | 40.30 | 43.97 | -8.3% |
| 33 | 37,925 | 27 | 245 | 1.000 | 25 | 948,125 | 45.80 | 49.46 | -7.4% |
| 40 | 3,637 | 36 | 314 | 1.000 | 32 | 116,384 | 58.62 | 65.95 | -11.1% |
| 41 | 2,242 | 27 | 245 | 1.000 | 25 | 56,050 | 45.80 | 49.46 | -7.4% |
| 43 | 2,716 | 26 | 232 | 1.000 | 24 | 65,184 | 43.97 | 47.63 | -7.7% |
| 47 | 4,125 | 31 | 271 | 1.000 | 28 | 115,500 | 51.30 | 56.79 | -9.7% |
| 51 | 2,036 | 25 | 220 | 1.000 | 22 | 44,792 | 40.30 | 45.80 | -12.0% |
| 52 | 13,563 | 33 | 297 | 1.000 | 30 | 406,890 | 54.96 | 60.46 | -9.1% |
| | 209,619 | | | | | 5,250,993 | | | -8.4% |

- (1) Average Medical Payments Increased Limits Factor. See page E-6
(2) % Medical Payments rates of Bodily Injury rates. Used to iteratively determine statewide base class rate.
(3) Revised base class Medical Payments rate. Sum of column (11) / Sum of column (6)
(4) Target base class rate. Derived on page C-1.
(5) Territory.
(6) Medical Payments exposures by territory.
(7) Present \$500 Medical Payments rate.
(8) Revised 30/60 Bodily Injury rate as determined on page C-7
(9) BI Class Plan Offset.
(10) Revised \$500 Medical Payments rate. (8) x (2).
(11) Revised base class Medical Payments Premium. (6) x (10) / (9)
(12) Revised total limits Medical Payments rate. (10) x (1)
(13) Present total limits Medical Payments rate. (7) x (1).
(14) Territory percent change (12) / (13) / (9).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

CALCULATION OF STATEWIDE DISTRIBUTIONAL ADJUSTMENT FACTORS

| | BODILY INJURY LIABILITY | | | | PROPERTY DAMAGE LIABILITY | | |
|----|-------------------------|--------|--------|-----------|---------------------------|----------|-----------|
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| T | EARNED | 30/60 | 30/60 | (2) / (3) | \$25,000 | \$25,000 | (5) / (6) |
| E | CAR YEARS | PRES. | BASE | DISTRIB. | PRES. | BASE | DISTRIB. |
| R | YR. ENDED | AVG. | CLASS | ADJUST. | AVG. | CLASS | ADJUST. |
| R | 12/31/2008 | PREM | RATE | FACTOR | PREM | RATE | FACTOR |
| 11 | 5,720 | 276.04 | 179 | 1.542 | 314.60 | 204 | 1.542 |
| 13 | 9,697 | 371.68 | 256 | 1.452 | 336.84 | 232 | 1.452 |
| 14 | 9,031 | 371.97 | 251 | 1.482 | 337.89 | 228 | 1.482 |
| 15 | 2,698 | 398.84 | 280 | 1.424 | 316.23 | 222 | 1.424 |
| 16 | 24,465 | 364.07 | 252 | 1.445 | 348.17 | 241 | 1.445 |
| 17 | 6,950 | 409.16 | 277 | 1.477 | 367.80 | 249 | 1.477 |
| 18 | 9,137 | 334.99 | 236 | 1.419 | 306.60 | 216 | 1.419 |
| 24 | 101,268 | 319.00 | 215 | 1.484 | 271.52 | 183 | 1.484 |
| 25 | 7,929 | 448.55 | 315 | 1.424 | 337.48 | 237 | 1.424 |
| 26 | 25,850 | 436.16 | 331 | 1.318 | 266.18 | 202 | 1.318 |
| 31 | 17,620 | 365.37 | 251 | 1.456 | 311.51 | 214 | 1.456 |
| 32 | 34,814 | 319.57 | 220 | 1.453 | 284.70 | 196 | 1.453 |
| 33 | 50,783 | 343.32 | 249 | 1.379 | 249.56 | 181 | 1.379 |
| 40 | 9,220 | 471.37 | 325 | 1.450 | 361.14 | 249 | 1.450 |
| 41 | 6,293 | 382.24 | 245 | 1.560 | 369.76 | 237 | 1.560 |
| 43 | 4,313 | 352.04 | 234 | 1.504 | 287.35 | 191 | 1.504 |
| 47 | 5,608 | 387.57 | 285 | 1.360 | 261.10 | 192 | 1.360 |
| 51 | 3,479 | 342.53 | 224 | 1.529 | 357.82 | 234 | 1.529 |
| 52 | 29,538 | 420.09 | 300 | 1.400 | 358.48 | 256 | 1.400 |
| SW | 364,413 | 358.40 | 250.03 | 1.433 | 296.82 | 206.24 | 1.439 |

MEDICAL PAYMENTS

| | (1) | (2) | (3) | (4) | AVERAGE ILF | TOTAL |
|----|------------|-------|-------|-----------|-------------|-------|
| | EARNED | \$500 | \$500 | (2) / (3) | | |
| T | CAR YEARS | PRES. | BASE | DISTRIB. | | |
| R | YR. ENDED | AVG. | CLASS | ADJUST. | | |
| R | 12/31/2008 | PREM | RATE | FACTOR | | |
| 11 | 2,302 | 23.27 | 20 | 1.164 | | |
| 13 | 5,174 | 30.12 | 28 | 1.076 | | |
| 14 | 4,285 | 29.31 | 27 | 1.086 | | |
| 15 | 1,169 | 32.60 | 31 | 1.052 | | |
| 16 | 14,415 | 29.57 | 28 | 1.056 | | |
| 17 | 3,236 | 32.14 | 30 | 1.071 | | |
| 18 | 4,335 | 27.25 | 26 | 1.048 | | |
| 24 | 59,863 | 26.34 | 24 | 1.098 | | |
| 25 | 3,120 | 35.61 | 34 | 1.047 | | |
| 26 | 16,299 | 34.57 | 36 | 0.960 | | |
| 31 | 10,904 | 28.75 | 27 | 1.065 | | |
| 32 | 18,273 | 25.64 | 24 | 1.068 | | |
| 33 | 37,925 | 27.50 | 27 | 1.019 | | |
| 40 | 3,637 | 38.07 | 36 | 1.058 | | |
| 41 | 2,242 | 29.27 | 27 | 1.084 | | |
| 43 | 2,716 | 27.92 | 26 | 1.074 | | |
| 47 | 4,125 | 30.74 | 31 | 0.992 | | |
| 51 | 2,036 | 28.70 | 25 | 1.148 | | |
| 52 | 13,563 | 34.63 | 33 | 1.049 | | |
| SW | 209,619 | 28.78 | 27.34 | 1.053 | 1.832 | 1.929 |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
BODILY INJURY LIABILITY

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS
AND HISTORICAL ADJUSTMENT FACTORS

| | (1) | (2) | (3) | (4) | (5) |
|------------------|--|-----------------------------------|--------------------------------|--|--|
| T E R R | EARNED CAR YEARS YR. ENDED 12/31/2008 | 30/60 PRES. AVG. PREM(A) | 30/60 BASE CLASS RATE | (2)/(3) DISTRIB. ADJUST. FACTOR | (3)/SW(3) HISTORICAL ADJUST. FACTOR |
| 11 | 5,720 | 122.32 | 179 | 0.683 | 0.716 |
| 13 | 9,697 | 179.99 | 256 | 0.703 | 1.024 |
| 14 | 9,031 | 174.55 | 251 | 0.695 | 1.004 |
| 15 | 2,698 | 184.35 | 280 | 0.658 | 1.120 |
| 16 | 24,465 | 169.30 | 252 | 0.672 | 1.008 |
| 17 | 6,950 | 188.87 | 277 | 0.682 | 1.108 |
| 18 | 9,137 | 152.24 | 236 | 0.645 | 0.944 |
| 24 | 101,268 | 134.71 | 215 | 0.627 | 0.860 |
| 25 | 7,929 | 196.16 | 315 | 0.623 | 1.260 |
| 26 | 25,850 | 202.72 | 331 | 0.612 | 1.324 |
| 31 | 17,620 | 169.01 | 251 | 0.673 | 1.004 |
| 32 | 34,814 | 141.04 | 220 | 0.641 | 0.880 |
| 33 | 50,783 | 162.19 | 249 | 0.651 | 0.996 |
| 40 | 9,220 | 218.78 | 325 | 0.673 | 1.300 |
| 41 | 6,293 | 177.15 | 245 | 0.723 | 0.980 |
| 43 | 4,313 | 161.12 | 234 | 0.689 | 0.936 |
| 47 | 5,608 | 181.13 | 285 | 0.636 | 1.140 |
| 51 | 3,479 | 155.45 | 224 | 0.694 | 0.896 |
| 52 | 29,538 | 207.43 | 300 | 0.691 | 1.200 |
| SW | 364,413 | 163.10 | 250.03 | 0.652 | |

(A) Voluntary and Ceded business combined.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
PROPERTY DAMAGE LIABILITY

CALCULATION OF TERRITORY DISTRIBUTIONAL ADJUSTMENT FACTORS
AND HISTORICAL ADJUSTMENT FACTORS

| | (1) | (2) | (3) | (4) | (5) |
|------------------|--|-------------------------------------|----------------------------------|--|--|
| T E R R | EARNED CAR YEARS YR. ENDED 12/31/2008 | \$25000 PRES. AVG. PREM(A) | \$25000 BASE CLASS RATE | (2)/(3) DISTRIB. ADJUST. FACTOR | (3)/SW(3) HISTORICAL ADJUST. FACTOR |
| 11 | 5,720 | 153.83 | 204 | 0.754 | 0.989 |
| 13 | 9,697 | 179.99 | 232 | 0.776 | 1.125 |
| 14 | 9,031 | 175.48 | 228 | 0.770 | 1.106 |
| 15 | 2,698 | 164.57 | 222 | 0.741 | 1.076 |
| 16 | 24,465 | 181.40 | 241 | 0.753 | 1.169 |
| 17 | 6,950 | 182.48 | 249 | 0.733 | 1.207 |
| 18 | 9,137 | 156.75 | 216 | 0.726 | 1.047 |
| 24 | 101,268 | 129.56 | 183 | 0.708 | 0.887 |
| 25 | 7,929 | 165.84 | 237 | 0.700 | 1.149 |
| 26 | 25,850 | 138.53 | 202 | 0.686 | 0.979 |
| 31 | 17,620 | 157.32 | 214 | 0.735 | 1.038 |
| 32 | 34,814 | 141.92 | 196 | 0.724 | 0.950 |
| 33 | 50,783 | 126.82 | 181 | 0.701 | 0.878 |
| 40 | 9,220 | 184.57 | 249 | 0.741 | 1.207 |
| 41 | 6,293 | 178.09 | 237 | 0.751 | 1.149 |
| 43 | 4,313 | 140.30 | 191 | 0.735 | 0.926 |
| 47 | 5,608 | 138.05 | 192 | 0.719 | 0.931 |
| 51 | 3,479 | 175.93 | 234 | 0.752 | 1.135 |
| 52 | 29,538 | 196.16 | 256 | 0.766 | 1.241 |
| SW | 364,413 | 149.75 | 206.24 | 0.726 | |

(A) Voluntary and Ceded business combined.

SECTION D
EXPLANATORY MATERIAL

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Explanatory Memorandum

This memorandum supplements the filing letter and supporting exhibits setting forth a revision of private passenger automobile insurance rates in the State of North Carolina. It is the purpose of this memorandum to describe the source data used and to set forth in detail the insurance ratemaking procedures reflected in the filing. Certain pages in the filing and accompanying material contain a notation "all carriers" or other similar wording. This indicates that the data are combined ISO, ISS and NISS data. Data for certain companies are not included, as noted on page F-7.

Premium, Loss and Expense Experience

This revision is based upon the combined premium, loss, and expense experience, as applicable, of all licensed companies writing private passenger automobile insurance in this State, except as noted in Section F. In order to have this experience available in all detail necessary for rate review and ratemaking in accordance with accepted standards, all such companies are required to file each year their total private passenger automobile insurance experience with the official statistical agents recorded pursuant to the official statistical plans and reported by the companies in accordance with instructions issued by the statistical agents under the Official Calls for Experience.

The Commissioner appointed the following statistical agents to act on his behalf for the collection of private passenger automobile insurance experience in North Carolina; Insurance Services Office (ISO), Independent Statistical Service (ISS), and National Independent Statistical Service (NISS).

Experience utilized in the filing was collected under the Automobile Statistical Plan and the 2008 Official Statistical Programs of ISO, the Automobile Statistical Plan - All Coverages and the 2008 Statistical Programs of ISS, and the Automobile Statistical Plan - All Coverages - Part IV, North Carolina and the 2008 Statistical Programs of NISS. In substance, the statistical plans of all statistical agents are alike in North Carolina, and provide for the recording and reporting of the experience in the detail required for ratemaking and in such form that the experience of all companies can be combined.

The filing of experience is accompanied by an affidavit executed by an officer of the statistical agent responsible for and acquainted with the statistical procedures employed for the production of this end product. Further, the licensing of an organization and its appointment as a statistical agent in the various states is predicated upon demonstration by the organization of its ability to perform this function. Moreover, the performance of the statistical agents is reviewed periodically through examination by personnel of state insurance departments under the convention examinations of the National Association of Insurance Commissioners. From time to time such organizations are called upon by Insurance Department examiners to verify, and do verify the data consolidated by them as statistical agents.

The insurance companies likewise are subject to a variety of checks and controls. Effective controls are maintained within the company over the activities of company employees connected with the company's statistics. Companies are required by statute to submit directly to the Insurance Department statistical and accounting information to be found in the Annual Statement and the Insurance Expense Exhibit. These documents are scrutinized by experienced Insurance Department personnel throughout the country. The insurance companies are also subject to examination by the Insurance Department, which examinations extend into the statistical records of the companies.

Statewide Rate Level Exhibits

1. Experience

Private Passenger Automobile Liability

Private passenger automobile liability experience for ceded business written at Other-Than-Clean Risk Rates was compiled on a calendar/accident year basis for the years ended December 31, 2008, 2007 and 2006. For any twelve-month period, the accident year experience brings together the losses resulting from accidents occurring during that period with the premiums and number of cars "earned" during the same period.

Based on credibility considerations, the overall rate level change for Bodily Injury, Property Damage and Medical Payments is based on the loss and expense experience of the year ended December 31, 2008. However, the experience of the earlier two years was also considered and evaluated. Indications for all three years were reviewed to make sure that there were no anomalies or abnormalities associated with the latest year.

Motorcycle Liability

Motorcycle data are obtained from a Special Call for Expense Experience issued by the Rate Bureau. See page F-156. The data are compiled on a combined voluntary and ceded basis. The motorcycle data are for the years ended December 31, 2008, 2007 and 2006. Because of the small volume of motorcycle experience, each year of the experience period is given weight proportional to its earned premium in the calculation of an indicated change.

2. Private Passenger Losses

Losses compiled for any accident year include paid losses as well as loss reserves. The amounts that will ultimately be required as payments of claims on open cases are carefully determined by the claim departments of the companies, and experience has shown that these determinations are highly accurate in the aggregate. Since, however, there are differences between the total incurred losses so determined and the amounts ultimately paid, the ratemaking procedure provides for a "development" of the incurred losses to a basis which, for all practical purposes, can be considered as the ultimate basis. This development is accomplished as follows:

Each year the experience is compiled for the latest three years, all valued as of three months after the close of the latest accident year period. Thus, the experience is reported for the latest year as of 15 months, the preceding year as of 27 months and the next preceding year as of 39 months, all measured from the beginning of each accident year respectively. From reports of prior years, similarly aged experience was obtained so that there are available 3 successive reports for each year except the current and the preceding year. For the latter, 2 successive reports are available.

Further aged data are obtained on each year's incurred losses in the aggregate as of 51 months and as of 63 months. As of 63 months, nearly all incurred losses are paid. From a comparison of the incurred losses for each year at its successive valuation dates, it is determined what the rate of development has been in the past. An average of these developments gives an indication of the future development of the incurred losses for those years which have not yet sufficiently matured. This development is reflected in the incurred losses for the less matured years by the application of loss development factors. In the present filing, these loss development factors to develop to 63 months are as follows:

| <u>Accident Year Ended</u> | <u>Bodily Injury</u> | <u>Property Damage</u> | <u>Medical Payments</u> |
|---------------------------------------|----------------------|------------------------|-------------------------|
| 12/31/2008 (reported as of 15 months) | 1.127 | 1.027 | 1.050 |
| 12/31/2007 (reported as of 27 months) | 1.042 | 1.007 | 1.023 |
| 12/31/2006 (reported as of 39 months) | 1.013 | 1.000 | 1.008 |

The derivation of the factors shown above is presented on pages D-13, D-14, and D-15. By applying these factors, the reported incurred losses have been changed to the amounts at which it is believed they will ultimately be settled.

3. Private Passenger Loss Adjustment Expense

The liability unallocated loss adjustment expenses are determined as a percentage of the North Carolina incurred losses and allocated loss adjustment expenses based on a North Carolina expense call. The expense call data and the percentages derived from them are shown on page F-155.

4. Private Passenger General Expenses and Other Acquisition Expenses

The general expenses and other acquisition expenses are determined as a percentage of North Carolina earned premiums based on a North Carolina expense call. The expense call data and the percentages determined from them are shown on page F-155.

5. Prospective Annual Change in Losses

A. Private Passenger Automobile Liability

The prospective annual changes in liability losses are determined by coverage for the Bodily Injury, Property Damage and Medical Payments coverages. The average annual changes in losses are based upon the available North Carolina average claim cost and claim frequency data, both from collected statistical plan experience and ISO-ISS Fast Track data. The claim cost data are used as a measure of the inflationary trend in the cost of claims. The claim frequency data are used as a measure of the expected trend in claim occurrence. Exponential and linear curves of best fit are developed from the claim cost and claim frequency data. The prospective average annual changes in losses used in the determination of the needed rate level change are also based upon consideration of changes in the number of miles driven, the changing cost of gasoline, and the impact of recent legislation. The expected average annual changes in losses have been selected based upon analysis and review of these data.

B. Annual Changes in Loss for Earlier Years

Since the average annual change in losses determined for each coverage is the appropriate rate of change to apply to losses to project them from average date of accident in the most recent year to the average date of accident for the prospective period, it is necessary to recognize known changes from earlier years to the most recent year. These changes are reflected by means of a current cost factor which reflects the changes in pure premiums for the years ended 12/31/2006 and 12/31/2007 to the year ended 12/31/2008 pure premiums. For the purposes of display and calculation of the indicated change by coverage, these actual changes are compounded with the prospective annual change in losses by means of equivalent annual percentage changes. These calculations are shown on pages D-7 and D-8.

6. Prospective Annual Change in Expenses

The average annual change in expenses is based on the change in the All Items Consumer Price Index, the All Items - Less Energy Consumer Price Index and the Total Compensation Cost Index - Insurance Carriers, Agent Brokers, and Service, as shown on pages D-9-12. The expected average annual change in expenses is then selected based on analysis and review of this data.

7. Trend Period

The number of years of projection is the number of years from the average date of accident in the experience period to the average date of coverage under the filed rates. The average date of accident for accident year ended December 31, 2008 is July 1, 2008.

The changes proposed in this filing are applicable to all new and renewal policies written on or after October 1, 2010. The losses and loss adjustment expenses are projected to July 13, 2011. For 6 month policies, the average date of loss is 9 months after the effective date, since losses will occur under these policies throughout the 18 month period commencing with the anticipated effective date. Similarly, for 12 month policies, the average date of loss is 12 months after the anticipated effective date, since losses will occur under these policies throughout the 24 month period commencing with the assumed effective date for annual policies. The average dates of loss during these periods anticipated are weighted based on the distribution of 6 and 12 month policies.

The most recent distribution of policies by term is:

| | |
|-------------------|-----|
| 6 month policies | 86% |
| 12 month policies | 14% |

Other acquisition expenses and general expenses are projected six months beyond the anticipated effective date (April 1, 2011) to reflect expense incurred in writing policies throughout the 12 month period commencing with the anticipated effective date.

8. Expected Loss and Loss Adjustment Ratios

These quantities represent the portion of the present premium income available for losses, loss adjustment expenses, general expenses and other acquisition expenses. They are determined from special calls for North Carolina expense experience and reflect the 2008, 2007 and 2006 results as reported by all companies licensed in North Carolina during those years. The breakdowns of the expected loss and loss adjustment ratios are set forth on Pages D-19, D-20, and D-21.

Territory Rate Exhibits

1. Base Class Loss Cost

For each coverage, a base class loss cost by territory is derived by dividing the latest three year average pure premium by the latest year distributional adjustment factor. The distributional adjustment factor is determined for each territory by dividing the latest year average rate by the base class rate (see pages C-12-C-13). The average rates reflect the most recent distribution of risks by class in each territory. The pure premium or loss cost (losses / exposures) is based on three years of experience for purposes of stability.

2. Credibility

The base class loss cost for each territory is assigned a credibility value on the basis of the number of claims underlying the three year pure premium. The complement of the credibility assigned to the territory base class loss cost is assigned to the statewide base class loss cost. The credibility table utilized is shown on page D-23.

3. Formula Base Class Loss Cost

The formula base class loss cost by territory is calculated by multiplying the territory base class loss cost by its credibility value and adding this amount to the statewide base class loss cost multiplied by the complement of the territory credibility and the historical adjustment factor. The historical adjustment factor is calculated as the ratio of the current territory base class rate to the current statewide average base class rate. See pages C-12-C-13.

4. Index to State

Territory indices to state are calculated by dividing each territory's credibility-weighted formula base class loss cost with the statewide formula base class loss cost.

5. Filed Base Rate

Filed base rates by territory were developed so as to achieve the statewide required base class premium. The rate change has been distributed in such a way that 100% of the general and other acquisition expenses have been flattened by territory. An offset is applied to reflect the adopted revisions in class differentials. The calculation of the flattened general and other acquisition expenses and the application of the offset are described on page C-9.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF SELECTED TREND FACTORS

| <u>Loss Trends</u> | <u>Cost</u> | <u>Frequency</u> | <u>Total</u> |
|----------------------|-------------|------------------|--------------|
| Bodily Injury (B/L) | 4.5% | -3.0% | 1.4% |
| Bodily Injury (T/L) | 4.5% | | |
| Property Damage | 1.5% | -2.0% | -0.5% |
| Medical Payments | 1.0% | -1.0% | 0.0% |
| | | | |
| <u>Expense Trend</u> | | | 2.0% |

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2006 and 2007

| | (1) Calendar Year | (2) Claim Cost Change (a) | (3) Claim Frequency Change (b) | (4) Current Cost Factor (c) | (5) 2008 Trend Factor | (6) Annualized Trend (d) |
|---------------------|-------------------------|---------------------------------------|--|---|--------------------------------|-----------------------------------|
| Bodily Injury | 2006 | 1.121 | 0.897 | 1.006 | 1.014 | 1.010 |
| | 2007 | 1.039 | 0.942 | 0.979 | 1.014 | 1.005 |
| | 2008 | 1.000 | 1.000 | 1.000 | 1.014 | 1.014 |
| Property Damage | 2006 | 1.044 | 0.946 | 0.988 | 0.995 | 0.995 |
| | 2007 | 1.020 | 0.962 | 0.981 | 0.995 | 0.992 |
| | 2008 | 1.000 | 1.000 | 1.000 | 0.995 | 0.995 |
| Medical Payments | 2006 | 1.008 | 0.902 | 0.909 | 1.000 | 0.981 |
| | 2007 | 1.009 | 0.949 | 0.958 | 1.000 | 0.989 |
| | 2008 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

(a) 2006 Claim Cost Change = (2008 Claim Cost) / (2006 Claim Cost).
2007 Claim Cost Change = (2008 Claim Cost) / (2007 Claim Cost).

(b) 2006 Claim Frequency Change = (2008 Claim Frequency) / (2006 Claim Frequency). 2007 Claim Frequency Change = (2008 Claim Frequency) / (2007 Claim Frequency).

(c) Current Cost Factor = Column (2) * Column (3)

(d) Annualized Trend for 2006 and 2007

$$= [(COL(5))^m \times (COL(4))^{(1/n)}]$$

where m is the number of years of projection of the 2008 trend factor from 7/1/2008 to 7/13/2011, 3.04, Col (4) represents the Current Cost Factor to 7/1/2008, and n represents the number of years of projection for a given prior year, 4.04 for 2007 and 5.04 for 2006.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2006 and 2007

| Coverage | (1) Year Ended | (2) Paid Claim Cost (a) | (3) Claim Frequency (b) |
|---------------------|----------------------|----------------------------------|-------------------------------|
| Bodily Injury | 2006 | \$ 6,695 | 1.46 |
| | 2007 | 7,221 | 1.39 |
| | 2008 | 7,506 | 1.31 |
| Property Damage | 2006 | \$ 2,685 | 3.72 |
| | 2007 | 2,746 | 3.66 |
| | 2008 | 2,802 | 3.52 |
| Medical Payments | 2006 | \$ 1,733 | 1.23 |
| | 2007 | 1,732 | 1.17 |
| | 2008 | 1,747 | 1.11 |

(a) Paid Claim Cost for all liability coverages is All Carrier trend data, as shown on pages F-123 and F-125.

(b) Incurred Claim Frequency for all liability coverages is based on All Carrier developed statistical plan data.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

| | <u>ALL ITEMS CPI INDEX</u> | <u>COMPENSATION COST INDEX</u> |
|--------|--------------------------------|------------------------------------|
| Apr-06 | 201.5 | |
| May-06 | 202.5 | 101.6 |
| Jun-06 | 202.9 | |
| Jul-06 | 203.5 | |
| Aug-06 | 203.9 | 102.0 |
| Sep-06 | 202.9 | |
| Oct-06 | 201.8 | |
| Nov-06 | 201.5 | 102.6 |
| Dec-06 | 201.8 | |
| Jan-07 | 202.4 | |
| Feb-07 | 203.5 | 103.5 |
| Mar-07 | 205.4 | |
| Apr-07 | 206.7 | |
| May-07 | 207.9 | 105.0 |
| Jun-07 | 208.4 | |
| Jul-07 | 208.3 | |
| Aug-07 | 207.9 | 106.0 |
| Sep-07 | 208.5 | |
| Oct-07 | 208.9 | |
| Nov-07 | 210.2 | 105.7 |
| Dec-07 | 210.0 | |
| Jan-08 | 211.1 | |
| Feb-08 | 211.7 | 107.4 |
| Mar-08 | 213.5 | |
| Apr-08 | 214.8 | |
| May-08 | 216.6 | 107.9 |
| Jun-08 | 218.8 | |
| Jul-08 | 220.0 | |
| Aug-08 | 219.1 | 108.3 |
| Sep-08 | 218.8 | |
| Oct-08 | 216.6 | |
| Nov-08 | 212.4 | 108.2 |
| Dec-08 | 210.2 | |
| Jan-09 | 211.1 | |
| Feb-09 | 212.2 | 109.1 |
| Mar-09 | 212.7 | |
| Apr-09 | 213.2 | |
| May-09 | 213.9 | 109.7 |
| Jun-09 | 215.7 | |
| Jul-09 | 215.4 | |
| Aug-09 | 215.8 | 110.2 |
| Sep-09 | 216.0 | |
| Oct-09 | 216.2 | |
| Nov-09 | 216.3 | 110.0 |
| Dec-09 | 215.9 | |
| Jan-10 | 216.7 | |
| Feb-10 | 216.7 | 111.3 |
| Mar-10 | 217.6 | |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

| | <u>All Items (A)</u> | <u>CCI (B)</u> | <u>Combined (C)</u> |
|---|----------------------|----------------|---------------------|
| (1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters) | 2.05% | 2.45% | 2.25% |
| (2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters) | 1.37% | 1.98% | 1.68% |
| (3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters) | -0.07% | 1.71% | 0.82% |
| (4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters) | 1.67% | 1.68% | 1.67% |
| (5) Average Annual Index (D) | | | |
| Year Ended 9/30/2007 | 205.34 | 104.28 | |
| Year Ended 3/31/2008 | 209.43 | 106.03 | |
| Year Ended 9/30/2008 | 214.46 | 107.33 | |
| Year Ended 3/31/2009 | 215.28 | 108.38 | |
| Year Ended 9/30/2009 | 213.77 | 109.30 | |
| Year Ended 3/31/2010 | 215.78 | 110.30 | |

(6) Current Cost Factor (Index Value Divided by Average Annual Index)

| | | | |
|----------------------|------|------|------|
| Year Ended 9/30/2007 | 1.06 | 1.07 | 1.07 |
| Year Ended 3/31/2008 | 1.04 | 1.05 | 1.05 |
| Year Ended 9/30/2008 | 1.01 | 1.04 | 1.03 |
| Year Ended 3/31/2009 | 1.01 | 1.03 | 1.02 |
| Year Ended 9/30/2009 | 1.02 | 1.02 | 1.02 |
| Year Ended 3/31/2010 | 1.01 | 1.01 | 1.01 |

Notes: (A) All items CPI index (urban). Source: Bureau of Labor Statistics.

(B) Total Compensation Cost Index - Insurance Carriers, Agent Brokers, and Service.
Source: Bureau of Labor Statistics.

(C) Weighted Average determined as .50 (All items) + .50 (CCI).

(D) Average year ended index for period shown.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

| | <u>ALL ITEMS - LESS ENERGY CPI INDEX</u> | <u>COMPENSATION COST INDEX</u> |
|--------|--|------------------------------------|
| Apr-06 | 203.0 | |
| May-06 | 203.3 | 101.6 |
| Jun-06 | 203.6 | |
| Jul-06 | 203.9 | |
| Aug-06 | 204.4 | 102.0 |
| Sep-06 | 204.9 | |
| Oct-06 | 205.6 | |
| Nov-06 | 205.3 | 102.6 |
| Dec-06 | 205.1 | |
| Jan-07 | 206.0 | |
| Feb-07 | 207.1 | 103.5 |
| Mar-07 | 207.9 | |
| Apr-07 | 208.2 | |
| May-07 | 208.4 | 105.0 |
| Jun-07 | 208.6 | |
| Jul-07 | 209.0 | |
| Aug-07 | 209.4 | 106.0 |
| Sep-07 | 210.0 | |
| Oct-07 | 210.7 | |
| Nov-07 | 210.9 | 105.7 |
| Dec-07 | 210.9 | |
| Jan-08 | 211.8 | |
| Feb-08 | 212.5 | 107.4 |
| Mar-08 | 213.4 | |
| Apr-08 | 213.9 | |
| May-08 | 214.1 | 107.9 |
| Jun-08 | 214.6 | |
| Jul-08 | 215.3 | |
| Aug-08 | 215.9 | 108.3 |
| Sep-08 | 216.4 | |
| Oct-08 | 216.7 | |
| Nov-08 | 216.4 | 108.2 |
| Dec-08 | 215.9 | |
| Jan-09 | 216.6 | |
| Feb-09 | 217.3 | 109.1 |
| Mar-09 | 218.0 | |
| Apr-09 | 218.4 | |
| May-09 | 218.3 | 109.7 |
| Jun-09 | 218.4 | |
| Jul-09 | 218.4 | |
| Aug-09 | 218.6 | 110.2 |
| Sep-09 | 219.1 | |
| Oct-09 | 219.6 | |
| Nov-09 | 219.3 | 110.0 |
| Dec-09 | 219.0 | |
| Jan-10 | 219.3 | |
| Feb-10 | 219.7 | 111.3 |
| Mar-10 | 220.1 | |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

| | <u>All Items - Less Energy (A)</u> | <u>CCI (B)</u> | <u>Combined (C)</u> |
|---|------------------------------------|----------------|---------------------|
| (1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters) | 2.25% | 2.45% | 2.35% |
| (2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters) | 2.01% | 1.98% | 2.00% |
| (3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters) | 1.41% | 1.71% | 1.56% |
| (4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters) | 0.83% | 1.68% | 1.25% |
| (5) Average Annual Index (D) | | | |
| Year Ended 9/30/2007 | 207.55 | 104.28 | |
| Year Ended 3/31/2008 | 210.33 | 106.03 | |
| Year Ended 9/30/2008 | 213.37 | 107.33 | |
| Year Ended 3/31/2009 | 215.92 | 108.38 | |
| Year Ended 9/30/2009 | 217.68 | 109.30 | |
| Year Ended 3/31/2010 | 219.02 | 110.30 | |

(6) Current Cost Factor (Index Value Divided by Average Annual Index)

| | | | |
|----------------------|------|------|------|
| Year Ended 9/30/2007 | 1.06 | 1.07 | 1.07 |
| Year Ended 3/31/2008 | 1.05 | 1.05 | 1.05 |
| Year Ended 9/30/2008 | 1.03 | 1.04 | 1.04 |
| Year Ended 3/31/2009 | 1.02 | 1.03 | 1.03 |
| Year Ended 9/30/2009 | 1.01 | 1.02 | 1.02 |
| Year Ended 3/31/2010 | 1.00 | 1.01 | 1.01 |

Notes: (A) All items less energy CPI index (urban). Source: Bureau of Labor Statistics.

(B) Total Compensation Cost Index - Insurance Carriers, Agent Brokers, and Service.
Source: Bureau of Labor Statistics.

(C) Weighted Average determined as .50 (All items) + .50 (CCI).

(D) Average year ended index for period shown.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

11 Carriers

Voluntary and Ceded Combined

Bodily Injury Basic Limits(a) Incurred Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-------------|-------------|-------------|-------------|-------------|
| 1995 | | | | | 507,711,940 |
| 1996 | | | | 507,972,820 | 508,379,926 |
| 1997 | | | 510,093,020 | 513,062,431 | 515,054,841 |
| 1998 | | 489,118,175 | 494,730,117 | 499,079,295 | 500,235,007 |
| 1999 | 484,067,233 | 497,444,285 | 506,104,335 | 511,660,823 | 514,137,414 |
| 2000 | 467,248,204 | 494,966,053 | 505,863,721 | 512,898,543 | 515,188,246 |
| 2001 | 468,576,304 | 486,718,769 | 497,255,745 | 504,797,761 | 506,516,812 |
| 2002 | 502,055,673 | 533,149,260 | 548,869,443 | 557,723,529 | 557,289,176 |
| 2003 | 515,817,257 | 559,094,357 | 578,617,400 | 585,187,725 | 587,656,474 |
| 2004 | 539,624,419 | 573,780,470 | 593,251,141 | 599,181,659 | 601,362,192 |
| 2005 | 534,184,208 | 576,962,347 | 592,877,647 | 599,250,274 | |
| 2006 | 555,212,150 | 598,097,338 | 613,392,032 | | |
| 2007 | 564,072,152 | 614,531,808 | | | |
| 2008 | 572,928,712 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 1996 | | | | 1.001 |
| 1997 | | | 1.006 | 1.004 |
| 1998 | | 1.011 | 1.009 | 1.002 |
| 1999 | 1.028 | 1.017 | 1.011 | 1.005 |
| 2000 | 1.059 | 1.022 | 1.014 | 1.004 |
| 2001 | 1.039 | 1.022 | 1.015 | 1.003 |
| 2002 | 1.062 | 1.029 | 1.016 | 0.999 |
| 2003 | 1.084 | 1.035 | 1.011 | 1.004 |
| 2004 | 1.063 | 1.034 | 1.010 | 1.004 |
| 2005 | 1.080 | 1.028 | 1.011 | |
| 2006 | 1.077 | 1.026 | | |
| 2007 | 1.089 | | | |
| Five Year Average | 1.079 | 1.030 | 1.013 | 1.003 |
| Three Year Average | 1.082 | 1.029 | 1.011 | 1.002 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.016 | 1.013 | |
| 27 to 63 months: | | 1.046 | 1.042 | |
| 15 to 63 months: | | 1.129 | 1.127 | |

(a) Losses are on a 30/60 level for 2002-2008.
Losses are on a 25/50 level for 1995-2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Property Damage Basic Limits(a) Incurred Losses as of | | | | |
|------------------|---|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 387,183,990 |
| 1996 | | | | 434,999,549 | 434,974,174 |
| 1997 | | | 441,423,147 | 441,741,292 | 441,578,911 |
| 1998 | | 452,317,568 | 452,935,631 | 452,975,900 | 453,159,687 |
| 1999 | 478,925,504 | 483,717,639 | 485,252,017 | 485,572,450 | 485,440,645 |
| 2000 | 499,816,464 | 510,105,451 | 508,023,076 | 508,052,039 | 508,060,163 |
| 2001 | 494,139,577 | 501,761,686 | 502,671,629 | 503,203,863 | 502,958,797 |
| 2002 | 521,387,936 | 529,534,675 | 531,145,335 | 532,186,698 | 531,950,120 |
| 2003 | 537,475,817 | 547,204,102 | 549,683,599 | 549,242,647 | 549,474,560 |
| 2004 | 540,779,130 | 552,344,575 | 560,950,492 | 561,749,173 | 561,677,462 |
| 2005 | 560,372,482 | 572,679,307 | 574,144,621 | 574,489,789 | |
| 2006 | 585,759,190 | 596,197,749 | 597,541,905 | | |
| 2007 | 590,039,880 | 601,092,934 | | | |
| 2008 | 586,290,214 | | | | |

| Accident Year | Loss Development Factors | | | |
|------------------|--------------------------|-----------|-----------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.000 |
| 1997 | | | 1.001 | 1.000 |
| 1998 | | 1.001 | 1.000 | 1.000 |
| 1999 | 1.010 | 1.003 | 1.001 | 1.000 |
| 2000 | 1.021 | 0.996 | 1.000 | 1.000 |
| 2001 | 1.015 | 1.002 | 1.001 | 1.000 |
| 2002 | 1.016 | 1.003 | 1.002 | 1.000 |
| 2003 | 1.018 | 1.005 | 0.999 | 1.000 |
| 2004 | 1.021 | 1.016 | 1.001 | 1.000 |
| 2005 | 1.022 | 1.003 | 1.001 | |
| 2006 | 1.018 | 1.002 | | |
| 2007 | 1.019 | | | |

Five Year Average 1.020 1.006 1.001 1.000

Three Year Average 1.020 1.007 1.000 1.000

| | Five Year | Three Year |
|------------------|-----------|------------|
| 39 to 63 months: | 1.001 | 1.000 |
| 27 to 63 months: | 1.007 | 1.007 |
| 15 to 63 months: | 1.027 | 1.027 |

(a) Losses are on a \$25,000 level for 2002-2008.
Losses are on a \$15,000 level for 1995-2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Medical Payments Total Limits Incurred Losses as of | | | | |
|------------------|---|------------|------------|------------|------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 83,224,393 |
| 1996 | | | | 82,511,325 | 82,792,510 |
| 1997 | | | 81,147,852 | 81,794,233 | 81,862,986 |
| 1998 | | 76,331,709 | 77,410,266 | 77,964,001 | 78,054,472 |
| 1999 | 74,292,734 | 78,073,695 | 79,055,962 | 79,796,175 | 80,738,717 |
| 2000 | 74,828,822 | 78,803,485 | 80,270,062 | 80,892,530 | 80,916,479 |
| 2001 | 77,445,610 | 82,072,374 | 83,604,663 | 84,189,088 | 84,208,944 |
| 2002 | 84,407,330 | 89,375,713 | 90,811,468 | 91,440,492 | 91,468,157 |
| 2003 | 85,399,350 | 91,379,102 | 91,931,978 | 92,675,518 | 92,750,269 |
| 2004 | 85,271,787 | 89,295,154 | 91,165,945 | 92,016,430 | 92,157,614 |
| 2005 | 84,730,224 | 89,100,195 | 90,329,957 | 90,613,434 | |
| 2006 | 91,005,311 | 92,565,563 | 93,444,624 | | |
| 2007 | 91,030,009 | 91,895,954 | | | |
| 2008 | 89,019,235 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|-----------------------|-----------|-----------|------------|-----------|
| 1996 | | | | 1.003 |
| 1997 | | | 1.008 | 1.001 |
| 1998 | | 1.014 | 1.007 | 1.001 |
| 1999 | 1.051 | 1.013 | 1.009 | 1.012 |
| 2000 | 1.053 | 1.019 | 1.008 | 1.000 |
| 2001 | 1.060 | 1.019 | 1.007 | 1.000 |
| 2002 | 1.059 | 1.016 | 1.007 | 1.000 |
| 2003 | 1.070 | 1.006 | 1.008 | 1.001 |
| 2004 | 1.047 | 1.021 | 1.009 | 1.002 |
| 2005 | 1.052 | 1.014 | 1.003 | |
| 2006 | 1.017 | 1.009 | | |
| 2007 | 1.010 | | | |
| Five Year Average | 1.039 | 1.013 | 1.007 | 1.001 |
| Three Year Average | 1.026 | 1.015 | 1.007 | 1.001 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.008 | 1.008 | |
| 27 to 63 months: | | 1.021 | 1.023 | |
| 15 to 63 months: | | 1.061 | 1.050 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

.1 Carriers

Voluntary and Ceded Combined

Bodily Injury Incurred Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-----------|-----------|-----------|-----------|-----------|
| 1995 | | | | | 89,961 |
| 1996 | | | | 93,916 | 93,519 |
| 1997 | | | 93,811 | 93,427 | 93,082 |
| 1998 | | 91,239 | 90,712 | 90,465 | 89,985 |
| 1999 | 96,503 | 93,415 | 93,145 | 92,547 | 92,151 |
| 2000 | 94,009 | 92,101 | 91,137 | 90,663 | 90,349 |
| 2001 | 92,965 | 89,243 | 88,410 | 88,149 | 87,694 |
| 2002 | 96,845 | 93,413 | 92,563 | 92,015 | 91,069 |
| 2003 | 98,407 | 94,411 | 93,472 | 92,709 | 92,448 |
| 2004 | 98,867 | 95,352 | 94,812 | 94,243 | 93,921 |
| 2005 | 96,834 | 93,155 | 92,088 | 91,295 | |
| 2006 | 96,429 | 92,256 | 91,075 | | |
| 2007 | 92,006 | 88,202 | | | |
| 2008 | 89,326 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 1996 | | | | 0.996 |
| 1997 | | | 0.996 | 0.996 |
| 1998 | | 0.994 | 0.997 | 0.995 |
| 1999 | 0.968 | 0.997 | 0.994 | 0.996 |
| 2000 | 0.980 | 0.990 | 0.995 | 0.997 |
| 2001 | 0.960 | 0.991 | 0.997 | 0.995 |
| 2002 | 0.965 | 0.991 | 0.994 | 0.990 |
| 2003 | 0.959 | 0.990 | 0.992 | 0.997 |
| 2004 | 0.964 | 0.994 | 0.994 | 0.997 |
| 2005 | 0.962 | 0.989 | 0.991 | |
| 2006 | 0.957 | 0.987 | | |
| 2007 | 0.959 | | | |
| Five Year Average | 0.960 | 0.990 | 0.994 | 0.995 |
| Three Year Average | 0.959 | 0.990 | 0.992 | 0.995 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 0.989 | 0.987 | |
| 27 to 63 months: | | 0.979 | 0.977 | |
| 15 to 63 months: | | 0.940 | 0.937 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

11 Carriers

Voluntary and Ceded Combined

Property Damage Incurred Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-----------|-----------|-----------|-----------|-----------|
| 1995 | | | | | 203,511 |
| 1996 | | | | 215,218 | 215,208 |
| 1997 | | | 215,487 | 215,587 | 215,600 |
| 1998 | | 216,238 | 216,588 | 216,617 | 216,601 |
| 1999 | 221,998 | 223,310 | 223,277 | 223,319 | 223,301 |
| 2000 | 221,905 | 225,602 | 223,938 | 223,917 | 223,876 |
| 2001 | 221,341 | 222,619 | 222,858 | 222,923 | 222,788 |
| 2002 | 225,129 | 226,768 | 227,050 | 227,280 | 227,151 |
| 2003 | 235,482 | 236,947 | 237,345 | 236,866 | 236,927 |
| 2004 | 239,528 | 241,668 | 244,848 | 245,053 | 245,030 |
| 2005 | 242,482 | 245,096 | 245,287 | 245,325 | |
| 2006 | 243,912 | 245,951 | 246,131 | | |
| 2007 | 242,462 | 244,404 | | | |
| 2008 | 235,332 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 1996 | | | | 1.000 |
| 1997 | | | 1.000 | 1.000 |
| 1998 | | 1.002 | 1.000 | 1.000 |
| 1999 | 1.006 | 1.000 | 1.000 | 1.000 |
| 2000 | 1.017 | 0.993 | 1.000 | 1.000 |
| 2001 | 1.006 | 1.001 | 1.000 | 0.999 |
| 2002 | 1.007 | 1.001 | 1.001 | 0.999 |
| 2003 | 1.006 | 1.002 | 0.998 | 1.000 |
| 2004 | 1.009 | 1.013 | 1.001 | 1.000 |
| 2005 | 1.011 | 1.001 | 1.000 | |
| 2006 | 1.008 | 1.001 | | |
| 2007 | 1.008 | | | |
| Five Year Average | 1.008 | 1.004 | 1.000 | 1.000 |
| Three Year Average | 1.009 | 1.005 | 1.000 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.000 | 1.000 | |
| 27 to 63 months: | | 1.004 | 1.005 | |
| 15 to 63 months: | | 1.012 | 1.014 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

.1 Carriers

Voluntary and Ceded Combined

Medical Payments Incurred Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-----------|-----------|-----------|-----------|-----------|
| 1995 | | | | | 69,057 |
| 1996 | | | | 68,706 | 68,723 |
| 1997 | | | 66,352 | 66,463 | 66,475 |
| 1998 | | 61,536 | 61,751 | 61,932 | 61,904 |
| 1999 | 59,632 | 60,882 | 61,170 | 61,296 | 61,270 |
| 2000 | 58,978 | 60,351 | 60,685 | 60,899 | 60,840 |
| 2001 | 58,107 | 59,050 | 59,472 | 59,598 | 59,579 |
| 2002 | 60,999 | 61,948 | 62,273 | 62,406 | 62,393 |
| 2003 | 59,036 | 60,027 | 60,458 | 60,586 | 60,594 |
| 2004 | 56,892 | 57,641 | 58,405 | 58,675 | 58,672 |
| 2005 | 56,522 | 57,491 | 57,769 | 57,838 | |
| 2006 | 59,284 | 59,249 | 59,545 | | |
| 2007 | 55,847 | 55,977 | | | |
| 2008 | 52,883 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 1996 | | | | 1.000 |
| 1997 | | | 1.002 | 1.000 |
| 1998 | | 1.003 | 1.003 | 1.000 |
| 1999 | 1.021 | 1.005 | 1.002 | 1.000 |
| 2000 | 1.023 | 1.006 | 1.004 | 0.999 |
| 2001 | 1.016 | 1.007 | 1.002 | 1.000 |
| 2002 | 1.016 | 1.005 | 1.002 | 1.000 |
| 2003 | 1.017 | 1.007 | 1.002 | 1.000 |
| 2004 | 1.013 | 1.013 | 1.005 | 1.000 |
| 2005 | 1.017 | 1.005 | 1.001 | |
| 2006 | 0.999 | 1.005 | | |
| 2007 | 1.002 | | | |
| Five Year Average | 1.010 | 1.007 | 1.002 | 1.000 |
| Three Year Average | 1.006 | 1.008 | 1.003 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.002 | 1.003 | |
| 27 to 63 months: | | 1.009 | 1.011 | |
| 15 to 63 months: | | 1.019 | 1.017 | |

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

SUMMARY OF 2008 EXPENSE PROVISIONS

| | Ceded Liability (a) |
|---|------------------------|
| Commission + Brokerage | 10.0% |
| Taxes, Licenses and Fees | 2.2 |
| Underwriting Profit | - |
| Contingencies | 0.0 |
| Total | 12.2 |
| Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses | 87.8 |
| Loss Adjustment Expense | |
| Bodily Injury & Medical Payments | 13.2 |
| Property Damage | 11.5 |
| General Administration | 6.3 |
| Other Acquisition Expenses | 7.9 |

(a) For use with 12/31/2008 Liability data.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

SUMMARY OF 2007 EXPENSE PROVISIONS

| | Ceded Liability (a) |
|---|------------------------|
| Commission + Brokerage | 10.0% |
| Taxes, Licenses and Fees | 2.2 |
| Underwriting Profit | - |
| Contingencies | 0.0 |
| Total | 12.2 |
| Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses | 87.8 |
| Loss Adjustment Expense | |
| Bodily Injury & Medical Payments | 13.4 |
| Property Damage | 11.7 |
| General Administration | 6.5 |
| Other Acquisition Expenses | 8.2 |

(a) For use with 12/31/2007 Liability data.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

SUMMARY OF 2006 EXPENSE PROVISIONS

| | Ceded Liability (a) |
|---|------------------------|
| Commission + Brokerage | 10.0% |
| Taxes, Licenses and Fees | 2.1 |
| Underwriting Profit | - |
| Contingencies | 0.0 |
| Total | 12.1 |
| Losses, Loss Adj. Expenses, Gen. Admin. Expenses and Other Acquis. Expenses | 87.9 |
| Loss Adjustment Expense | |
| Bodily Injury & Medical Payments | 12.7 |
| Property Damage | 11.1 |
| General Administration | 7.0 |
| Other Acquisition Expenses | 8.3 |

(a) For use with 12/31/2006 Liability data.

Credibility Factor Determination

Credibility considerations enter into the private passenger ratemaking formula in three areas:

- 1) statewide rate level in the determination of accident year weights.
- 2) territory rate level in the determination of the individual territory's formula loss ratio.
- 3) trend factor determination in the determination to base the average annual change on North Carolina data or a combination of North Carolina and countrywide data.

The first two areas full credibility standard is based on an application of the credibility formula contained in the paper "On The Credibility of The Pure Premium" by Mayerson, Jones and Bowers (PCAS LV, 1968). The full credibility standards contemplate P and K values of 95% and 5% for statewide and 90% and 5% for territory.

The trend credibility procedure is based on the first model discussed in "An Introduction to Credibility Theory" by L. H. Longley-Cook. The full credibility standard is based on P and K values of 99% and 2 1/2%.

For Motorcycles, each year of the experience period is given weight proportional to its earned premium at present manual rates in the calculation of an indicated change.

CREDIBILITY TABLES BASED
UPON NUMBER OF CLAIMS

The projected loss ratios are weighted in accordance with the following:

| <u>Average Number of Claim for the Latest Two Years (A)</u> | <u>Weight to Earlier Year</u> | <u>Weight to Later Year</u> |
|---|---------------------------------------|-------------------------------------|
| 4000 and over | 0% | 100% |
| 3600 - 3999 | 10 | 90 |
| 3200 - 3599 | 20 | 80 |
| 2800 - 3199 | 30 | 70 |
| 2400 - 2799 | 40 | 60 |
| under 2400 | 50 | 50 |

(A) Applied separately by coverage.

| <u>Credibility</u> | <u>Determination of Territory Credibility (B)</u> | <u>Credibility</u> | <u>Determination of Trend Factor Credibility (C)</u> |
|--------------------|---|--------------------|--|
| 0 | 0 - 29 | 0 | 0 - 26 |
| .10 | 30 - 119 | .05 | 27 - 105 |
| .20 | 120 - 269 | .10 | 106 - 238 |
| .30 | 270 - 479 | .15 | 239 - 424 |
| .40 | 480 - 749 | .20 | 425 - 663 |
| .50 | 750 - 1,079 | .25 | 664 - 955 |
| .60 | 1,080 - 1,469 | .30 | 956 - 1,300 |
| .70 | 1,470 - 1,919 | .35 | 1,301 - 1,699 |
| .80 | 1,920 - 2,429 | .40 | 1,700 - 2,150 |
| .90 | 2,430 - 2,999 | .45 | 2,151 - 2,655 |
| 1.00 | 3,000 or more | .50 | 2,656 - 3,212 |
| | | .55 | 3,213 - 3,823 |
| | | .60 | 3,824 - 4,487 |
| | | .65 | 4,488 - 5,204 |
| | | .70 | 5,205 - 5,974 |
| | | .75 | 5,975 - 6,798 |
| | | .80 | 6,799 - 7,674 |
| | | .85 | 7,675 - 8,604 |
| | | .90 | 8,605 - 9,586 |
| | | .95 | 9,587 - 10,622 |
| | | 1.00 | 10,623 or more |

(B) Territory credibility is based on the number of claims underlying the three year pure premium.

(C) Trend factor credibility is based on the number of claims underlying the latest year's experience appearing in the trend exhibits.

SECTION E
INCREASED LIMITS REVIEW

NORTH CAROLINA

Increased limits Revision

Since no changes to the increased limits factors for Bodily Injury and Property Damage Liability have been proposed, the total limits indications for these coverages have been applied to the basic limit rates.

The Bodily Injury total limits indication of +0.3%, determined on page E-2 is applied to the basic limits Bodily Injury rates.

The Property Damage total limits indication of 0.0%, determined on page E-3 is applied to the basic limits Property Damage rates.

Pages E-3-4 display the calculation of the average increased limits factors for Bodily Injury and Property Damage on a 30/60/25 basis. The average increased limits factors derived on these pages are used for the determination of the uniform indications as shown on pages E-2-3, and in the determination of the premium weights shown on page A-1.

Page E-5 displays the calculation of the average increased limits factor for Medical Payments. This factor is used in the determination of the distributional adjustment factor on page C-11 and in the determination of the premium weights shown on page A-1.

NO. . CAROLINA
REVIEW OF BODILY INJURY INCREASED LIMITS

| Other than Clean Risk Ceded Business | 12/31/2006 | 12/31/2007 | 12/31/2008 | 3 Years Combined |
|--|-------------|-------------|-------------|---------------------|
| (1) Basic limits losses (a) (b) | 99,126,014 | 90,333,745 | 74,529,720 | 263,989,479 |
| (2) Basic limits loss dev. factor (See page D-13) | 1.013 | 1.042 | 1.127 | |
| (3) Basic limits claim cost trend (See page D-6) | 4.5% | 4.5% | 4.5% | |
| (4) Years of trend (See page C-2) | 5.04 | 4.04 | 3.04 | |
| (5) Basic limits trend factor $[1+(3)]^{(4)}$ | 1.248 | 1.195 | 1.143 | |
| (6) Basic limits losses, trended and developed (1)x(2)x(5) | 125,317,486 | 112,482,676 | 96,006,279 | 333,806,441 |
| (7) Total limits losses (b) | 108,292,675 | 99,031,728 | 80,943,066 | 288,267,469 |
| (8) Total limits loss dev. factor (See page F-43) | 1.010 | 1.052 | 1.174 | |
| (9) Total limits claim cost trend (See page D-6) | 4.5% | 4.5% | 4.5% | |
| (10) Years of trend (See page C-2) | 5.04 | 4.04 | 3.04 | |
| (11) Total limits trend factor $[1+(9)]^{(10)}$ | 1.248 | 1.195 | 1.143 | |
| (12) Total limits losses, trended and developed (7)x(8)x(11) | 136,500,751 | 124,496,747 | 108,616,043 | 369,613,541 |
| (13) Indicated average ilf (12)/(6) | 1.089 | 1.107 | 1.131 | 1.107 |
| (14) Average increased limits factor (See page E-4) | 1.104 | 1.103 | 1.105 | 1.104 (c) |
| (15) Indicated change to excess limits increments $\{[(13)-1]/[(14)-1]\}-1$ | | | | 2.9% |
| (16) Indicated total limits change $\{(13)/(14)\}-1$ | | | | 0.3% |

E-2

(a) Basic limits are 30/60.

(b) Based on the statistical plan data reported by member companies.

(c) Three Year Average

NORTH CAROLINA
REVIEW OF PROPERTY DAMAGE INCREASED LIMITS

| | 12/31/2006 | 12/31/2007 | 12/31/2008 | 3 Years Combined |
|---|------------|------------|------------|---------------------|
| Other than Clean Risk Ceded Business | | | | |
| (1) Basic limits losses (a) (b) | 84,399,725 | 78,915,132 | 63,945,680 | 227,260,537 |
| (2) Basic limits loss dev. factor (See page D-14) | 1.000 | 1.007 | 1.027 | |
| (3) Basic limits losses, developed (1)x(2) | 84,399,725 | 79,467,538 | 65,672,213 | 229,539,476 |
| (4) Total limits losses (b) | 84,683,293 | 79,340,661 | 64,247,551 | 228,271,505 |
| (5) Total limits loss dev. factor (See page F-44) | 1.000 | 1.006 | 1.026 | |
| (6) Total limits losses, developed (4)x(5) | 84,683,293 | 79,816,705 | 65,917,987 | 230,417,985 |
| (7) Indicated average increased limits factor (6) / (3) | 1.003 | 1.004 | 1.004 | 1.004 |
| (8) Average increased limits factor (See page E-5) | 1.004 | 1.004 | 1.004 | 1.004 (c) |
| (9) Indicated change to excess limits increments {[(7)-1]/[(8)-1]}-1 | | | | 0.0% |
| (10) Indicated total limits change {(7)/(8)}-1 | | | | 0.0% |

(a) Basic limits are \$25,000.

(b) Based on the statistical plan data reported by member companies.

(c) Three Year Average

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF AVERAGE INCREASED LIMITS FACTORS

Year Ending 12/31/2008

Other-Than-Clean Risk Ceded Bodily Injury - 30/60 base

| Limit Of Liability | (1) Written Premium | (2) Prior ILF | (3) 30/60 Premium | (4) Current ILF | (5) (3)x(4) T/L Premium |
|--------------------|------------------------|------------------|----------------------|--------------------|-------------------------------|
| 30/60 | 74,934,534 | 1.00 | 74,934,534 | 1.00 | 74,934,534 |
| 50/100 | 33,577,224 | 1.15 | 29,197,586 | 1.18 | 34,453,151 |
| 100/200 | 313,068 | 1.33 | 235,389 | 1.39 | 327,191 |
| 100/300 | 23,532,125 | 1.35 | 17,431,204 | 1.40 | 24,403,686 |
| 250/500 | 834,346 | 1.57 | 531,431 | 1.66 | 882,175 |
| 300/300 | 358,208 | 1.54 | 232,603 | 1.62 | 376,817 |
| 1000/1000 | 0 | 1.83 | 0 | 1.96 | 0 |
| All Other | 8,317 | 1.090 | 7,630 | 1.105 | 8,431 |
| | 133,557,822 | 1.090 | 122,570,377 | 1.105 | 135,385,985 |

Year Ending 12/31/2007

Other-Than-Clean Risk Ceded Bodily Injury - 30/60 base

| Limit Of Liability | (1) Written Premium | (2) Prior ILF | (3) 30/60 Premium | (4) Current ILF | (5) (3)x(4) T/L Premium |
|--------------------|------------------------|------------------|----------------------|--------------------|-------------------------------|
| 30/60 | 85,263,068 | 1.00 | 85,263,068 | 1.00 | 85,263,068 |
| 50/100 | 35,765,969 | 1.15 | 31,100,843 | 1.18 | 36,698,995 |
| 100/200 | 302,033 | 1.33 | 227,092 | 1.39 | 315,658 |
| 100/300 | 26,636,545 | 1.35 | 19,730,774 | 1.40 | 27,623,084 |
| 250/500 | 1,007,186 | 1.57 | 641,520 | 1.66 | 1,064,923 |
| 300/300 | 163,467 | 1.54 | 106,147 | 1.62 | 171,958 |
| 1000/1000 | 24 | 1.83 | 13 | 1.96 | 25 |
| All Other | 10,760 | 1.088 | 9,890 | 1.103 | 10,909 |
| | 149,149,052 | 1.088 | 137,079,347 | 1.103 | 151,148,620 |

Year Ending 12/31/2006

Other-Than-Clean Risk Ceded Bodily Injury - 30/60 base

| Limit Of Liability | (1) Written Premium | (2) Prior ILF* | (3) 30/60 Premium | (4) Current ILF | (5) (3)x(4) T/L Premium |
|--------------------|------------------------|-------------------|----------------------|--------------------|-------------------------------|
| 30/60 | 84,651,446 | 1.00 | 84,651,446 | 1.00 | 84,651,446 |
| 50/100 | 32,346,425 | 1.15 | 28,127,326 | 1.18 | 33,190,245 |
| 100/200 | 361,114 | 1.32 | 273,571 | 1.39 | 380,264 |
| 100/300 | 27,616,720 | 1.34 | 20,609,493 | 1.40 | 28,853,290 |
| 250/500 | 1,189,966 | 1.55 | 767,720 | 1.66 | 1,274,415 |
| 300/300 | 105,144 | 1.53 | 68,722 | 1.62 | 111,330 |
| 1000/1000 | 3,921 | 1.80 | 2,178 | 1.96 | 4,269 |
| All Other | 860,631 | 1.088 | 791,021 | 1.104 | 873,287 |
| | 147,135,367 | 1.088 | 135,291,477 | 1.104 | 149,338,546 |

* Prior increased limits factors for year ending 12/31/2006 are a weighted average of the increased limits factors effective 5/15/2006 and those in effect prior to 5/15/2006.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF AVERAGE INCREASED LIMITS FACTORS

Year Ending 12/31/2008

Other-Than-Clean Risk Ceded Property Damage - \$25,000 base

| Limit Of Liability | (1) Written Premium | (2) Prior ILF | (3) \$25,000 Premium | (4) Current ILF | (5) (3)x(4) T/L Premium |
|--------------------|------------------------|------------------|-------------------------|--------------------|-------------------------------|
| 25,000 | 58,135,223 | 1.000 | 58,135,223 | 1.000 | 58,135,223 |
| 50,000 | 41,358,596 | 1.010 | 40,949,105 | 1.010 | 41,358,596 |
| 100,000 | 1,308,674 | 1.030 | 1,270,557 | 1.030 | 1,308,674 |
| 250,000 | 306 | 1.059 | 289 | 1.059 | 306 |
| 300,000 | (110) | 1.069 | (103) | 1.069 | (110) |
| 500,000 | 453 | 1.113 | 407 | 1.113 | 453 |
| 1,000,000 | 0 | 1.202 | 0 | 1.202 | 0 |
| All Other | 104,171 | 1.004 | 103,756 | 1.004 | 104,171 |
| | 100,907,313 | 1.004 | 100,459,234 | 1.004 | 100,907,313 |

Year Ending 12/31/2007

Other-Than-Clean Risk Ceded Property Damage - \$25,000 base

| Limit Of Liability | (1) Written Premium | (2) Prior ILF | (3) \$25,000 Premium | (4) Current ILF | (5) (3)x(4) T/L Premium |
|--------------------|------------------------|------------------|-------------------------|--------------------|-------------------------------|
| 25,000 | 60,103,783 | 1.000 | 60,103,783 | 1.000 | 60,103,783 |
| 50,000 | 42,147,679 | 1.010 | 41,730,375 | 1.010 | 42,147,679 |
| 100,000 | 1,409,954 | 1.030 | 1,368,887 | 1.030 | 1,409,954 |
| 250,000 | 871 | 1.059 | 822 | 1.059 | 870 |
| 300,000 | 0 | 1.069 | 0 | 1.069 | 0 |
| 500,000 | 833 | 1.113 | 748 | 1.113 | 833 |
| 1,000,000 | (43) | 1.202 | (36) | 1.202 | (43) |
| All Other | 118,701 | 1.004 | 118,228 | 1.004 | 118,701 |
| | 103,781,778 | 1.004 | 103,322,807 | 1.004 | 103,781,777 |

Year Ending 12/31/2006

Other-Than-Clean Risk Ceded Property Damage - \$25,000 base

| Limit Of Liability | (1) Written Premium | (2) Prior ILF | (3) \$25,000 Premium | (4) Current ILF | (5) (3)x(4) T/L Premium |
|--------------------|------------------------|------------------|-------------------------|--------------------|-------------------------------|
| 25,000 | 68,646,271 | 1.000 | 68,646,271 | 1.000 | 68,646,271 |
| 50,000 | 47,197,229 | 1.010 | 46,729,930 | 1.010 | 47,197,229 |
| 100,000 | 1,842,497 | 1.030 | 1,788,832 | 1.030 | 1,842,497 |
| 250,000 | 932 | 1.059 | 880 | 1.059 | 932 |
| 300,000 | 0 | 1.069 | 0 | 1.069 | 0 |
| 500,000 | 101 | 1.113 | 91 | 1.113 | 101 |
| 1,000,000 | 0 | 1.202 | 0 | 1.202 | 0 |
| All Other | 126,632 | 1.004 | 126,127 | 1.004 | 126,632 |
| | 117,813,662 | 1.004 | 117,292,131 | 1.004 | 117,813,662 |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CALCULATION OF AVERAGE INCREASED LIMITS FACTORS
MEDICAL PAYMENTS

Year Ending 12/31/2008

Other-Than-Clean Risk Ceded Medical Payments - \$500 Base

| Limit | (1) | (2) | (3) |
|-----------|--------------------|----------------|---------------------------|
| | Written Premium | Current ILF | (1)/(2) B/L Premium |
| \$500 | 286,033 | 1.00 | 286,033 |
| 750 | 14,429 | 1.33 | 10,849 |
| 1,000 | 5,661,115 | 1.60 | 3,538,197 |
| 2,000 | 4,386,290 | 2.34 | 1,874,483 |
| 3,000 | 951 | 2.79 | 341 |
| 5,000 | 239,355 | 3.38 | 70,815 |
| 10,000 | 3,033 | 3.86 | 786 |
| All Other | 7 | 1.832 | 4 |
| Total | 10,591,213 | 1.832 | 5,781,508 |

Year Ending 12/31/2007

Other-Than-Clean Risk Ceded Medical Payments - \$500 Base

| Limit | (1) | (2) | (3) |
|-----------|--------------------|----------------|---------------------------|
| | Written Premium | Current ILF | (1)/(2) B/L Premium |
| \$500 | 306,397 | 1.00 | 306,397 |
| 750 | 8,849 | 1.33 | 6,653 |
| 1,000 | 6,815,066 | 1.60 | 4,259,416 |
| 2,000 | 4,726,226 | 2.34 | 2,019,755 |
| 3,000 | 346 | 2.79 | 124 |
| 5,000 | 291,718 | 3.38 | 86,307 |
| 10,000 | 3,422 | 3.86 | 887 |
| All Other | -317 | 1.819 | -174 |
| Total | 12,151,707 | 1.819 | 6,679,365 |

Year Ending 12/31/2006

Other-Than-Clean Risk Ceded Medical Payments - \$500 Base

| Limit | (1) | (2) | (3) |
|-----------|--------------------|----------------|---------------------------|
| | Written Premium | Current ILF | (1)/(2) B/L Premium |
| \$500 | 302,158 | 1.00 | 302,158 |
| 750 | 6,922 | 1.33 | 5,205 |
| 1,000 | 6,527,993 | 1.60 | 4,079,996 |
| 2,000 | 4,581,037 | 2.34 | 1,957,708 |
| 3,000 | 840 | 2.79 | 301 |
| 5,000 | 381,875 | 3.38 | 112,981 |
| 10,000 | 1,701 | 3.86 | 441 |
| All Other | 145 | 1.827 | 79 |
| Total | 11,802,671 | 1.827 | 6,458,869 |

SECTION F
SUPPLEMENTAL MATERIAL

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUPPLEMENTAL MATERIAL

North Carolina G.S. 58-36-15(h) specifies that the following information must be included in certain policy form, rule and rate filings filed under Articles 36 and 37. 11 NCAC 10.1104 specifies that additional detail be provided under each of these items. These materials are contained on the pages indicated.

| <u>Item</u> | <u>Page</u> |
|---|-------------|
| 1. North Carolina earned premiums at actual and current rate levels; losses and loss adjustment expenses, each on a paid and incurred basis; the loss ratio anticipated at the time rates were promulgated for the experience period. | F-2-32 |
| 2. Credibility factor development and application. | F-33-35 |
| 3. Loss development factor derivation and application on both paid and incurred bases and in both dollars and numbers of claims. | F-36-110 |
| 4. Trending factor development and application. | F-111-151 |
| 5. Changes in premium base resulting from rating exposure trends. | F-152 |
| 6. Limiting factor development and application. | F-153 |
| 7. Overhead expense development and application of commission and brokerage, other acquisition expenses, general expenses, taxes, licenses and fees. | F-154-156 |
| 8. Percent rate change. | F-157 |
| 9. Final proposed rates. | F-158 |
| 10. Investment earnings, consisting of investment income and realized plus unrealized capital gains, from loss, loss expense and unearned premium reserves. | F-159-186 |
| 11. Identification of applicable statistical plans and programs and a certification of compliance with them. | F-187-192 |
| 12. Investment earnings on capital and surplus. | F-193 |
| 13. Level of capital and surplus needed to support premium writings without endangering the solvency of member companies. | F-194 |
| 14. Additional supplemental information (as per 11 NCAC 10.1104) | F-195-196 |

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

1. NORTH CAROLINA EARNED PREMIUMS AT THE ACTUAL AND CURRENT RATE LEVEL
- LOSSES AND LOSS ADJUSTMENT EXPENSES, EACH ON PAID AND INCURRED BASES
WITHOUT TRENDING OR OTHER MODIFICATION FOR THE EXPERIENCE PERIOD
- LOSS RATIOS ANTICIPATED AT THE TIME THE RATES WERE PROMULGATED FOR THE
EXPERIENCE PERIOD
- | | |
|--|----------------|
| (1) Earned premiums at collected and current levels. | F-3-4 |
| (1) Paid/incurred losses and loss adjustment expense. | F-5 |
| (1) Anticipated loss ratios. | F-6 |
| (a) Companies excluded - rate level, trend, loss development, investment income and expenses. | F-7 |
| (b) Increased limits factors and deductible credits. | F-8 |
| (c) Adjustments to premium, losses, loss adjustment expenses and exposures. | F-9 |
| (d) Calculation of earned premium at present rates. | F-10 |
| (e) Written and earned premiums and market shares for the ten largest writers. | F-11 |
| (f) Composite loss and premium information from each of the latest two annual statements for the 50 largest writers. Part 2, line 19 Part 3, line 19 Page 15, lines 19.1 and 19.2 | F-12-16 |
| (g) Deviations. | Not applicable |
| (h) Dividends. | Not applicable |
| (i) Loss and loss adjustment expenses. | F-17-19 |
| (j) Excess losses (Comprehensive) | Not applicable |
| (k) Territory data. | F-20-32 |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CEDED EARNED PREMIUM

I. EARNED PREMIUM AT COLLECTED LEVEL (a)

| <u>Coverage</u> | <u>12/31/2006</u> | <u>12/31/2007</u> | <u>12/31/2008</u> |
|------------------|-------------------|-------------------|-------------------|
| Bodily Injury | \$143,920,096 | \$155,889,380 | \$128,661,409 |
| Property Damage | 127,333,213 | 114,161,389 | 102,811,582 |
| Medical Payments | 11,649,215 | 12,736,734 | 10,952,670 |

II. EARNED PREMIUM AT CURRENT LEVEL (a)

| <u>Coverage</u> | <u>12/31/2006</u> | <u>12/31/2007</u> | <u>12/31/2008</u> |
|------------------|-------------------|-------------------|-------------------|
| Bodily Injury | \$150,386,725 | \$148,268,385 | \$130,647,247 |
| Property Damage | 123,696,535 | 122,058,579 | 108,199,939 |
| Medical Payments | 12,957,970 | 12,677,151 | 11,055,486 |

(a) Ceded Liability premiums are for business written at Facility rates only and are at a 30/60 level for Bodily Injury, \$25,000 for Property Damage, and Total Limits for Medical Payments.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
EARNED PREMIUM - MOTORCYCLES

I. EARNED PREMIUM AT COLLECTED LEVEL (a) (b)

| <u>Coverage</u> | <u>12/31/2006</u> | <u>12/31/2007</u> | <u>12/31/2008</u> |
|----------------------|-------------------|-------------------|-------------------|
| Motorcycle Liability | \$ 26,135,507 | \$ 29,435,255 | \$ 31,409,692 |

II. EARNED PREMIUM AT CURRENT LEVEL (a) (b)

| <u>Coverage</u> | <u>12/31/2006</u> | <u>12/31/2007</u> | <u>12/31/2008</u> |
|----------------------|-------------------|-------------------|-------------------|
| Motorcycle Liability | \$ 23,125,943 | \$ 27,721,611 | \$ 30,459,357 |

a) Earned premium at collected level are the earned premiums shown on page F-156. Earned premium at current level are the earned premium at collected level adjusted to a current level.

(b) Voluntary and ceded business combined.

NORTH CAROLINA
CEDED
PAID/INCURRED LOSSES AND ALLOCATED LOSS ADJUSTMENT EXPENSE

| <u>Year</u> | <u>Paid Losses (a)</u> | <u>Incurred Losses (a)</u> |
|-------------|------------------------|----------------------------|
| | | Bodily Injury |
| 12/31/2006 | 98,576,056 | 108,224,896 |
| 12/31/2007 | 79,796,516 | 99,002,781 |
| 12/31/2008 | 42,176,973 | 80,937,374 |
| | | Property Damage |
| 12/31/2006 | 84,436,590 | 84,548,201 |
| 12/31/2007 | 78,983,134 | 79,275,727 |
| 12/31/2008 | 62,663,147 | 64,228,113 |
| | | Medical Payments |
| 12/31/2006 | 8,635,776 | 8,662,157 |
| 12/31/2007 | 7,738,664 | 7,820,395 |
| 12/31/2008 | 5,821,351 | 6,439,647 |

(a) Paid and incurred losses are for ceded other than clean risk business. Losses are undeveloped and on a total limits basis, and do not include unallocated loss adjustment expense. These expenses are reflected via a factor. For Bodily Injury and Medical Payments, these factors are 12.7%, 13.4%, and 13.2% for year ended 12/31/2006, 12/31/2007 and 12/31/2008 respectively. For Property Damage, these factors for each year are 11.1%, 11.7% and 11.5% respectively. See page F-155.

NORTH CAROLINA
ANTICIPATED LOSS AND LOSS ADJUSTMENT EXPENSE RATIOS
CEDED

PRIVATE PASSENGER AUTO

| <u>Coverage</u> | <u>12/31/2006</u> | <u>12/31/2007</u> | <u>12/31/2008</u> |
|----------------------|-------------------|-------------------|-------------------|
| Bodily Injury | .769 | .726 | .748 |
| Property Damage | .772 | .758 | .766 |
| Medical Payments | .770 | .781 | .768 |
| | | | |
| Motorcycle Liability | .755 | .729 | .698 |

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE

EXCLUDED COMPANIES

(The marketshare for each company mentioned, based on the total 2008 page 15 private passenger automobile written premium unless otherwise indicated, is found in parentheses after the company name.)

Universal Insurance Co. (0.77%) has been excluded from loss development for all years. Their data were inaccurately reported to their statistical agent.

ISO Minimum Plan companies have been excluded from trend and loss development. Data reported under this plan is not available in sufficient detail to allow its inclusion. The companies which reported data under this plan for 2006-2008 are American Southern Insurance Co. (0.00%), Builders Mutual Insurance Company (0.01%), Church Mutual Insurance Company (0.00%), Merastar Insurance Co. (0.03%), and Yasuda Fire and Marine insurance Co. (0.00%).

Ohio Casualty Insurance Co. (0.10%) has been excluded from the loss development split between voluntary and ceded business for the 1993, 1994, and 1995 accident years. They did not properly distinguish between voluntary and ceded business in their reporting of the 1993, 1994, and 1995 accident years.

Great American Insurance Co. (0.00%), American Alliance Insurance Co. (0.00%), American Spirit Insurance Co. (0.00%), Eagle American Insurance Co. (0.00%), American National Fire Insurance Co. (0.00%), Worldwide Insurance Company (0.0%), and Agricultural Insurance Co. (0.00%) have been excluded from loss development for 2000 and prior. Their data were inaccurately reported to their statistical agent, and corrected data were not provided.

United Services Automobile Association (2.69%), USAA Casualty Insurance Company (1.70%), USAA General Indemnity (0.57%), Pennsylvania National Casualty Insurance Company (0.59%), American International South Insurance Company (0.13%), Safeco Insurance Co. (0.00%), Safeco Insurance Company of America (0.04%), First National Insurance Company of America (0.06%), Auto Owners Insurance Co. (0.52%), Owners Insurance Co. (0.34%), American States Preferred Insurance Co. (0.38%) and companies from the Hartford Insurance Group (0.88%) have been deleted for all rate levels. Their data were inaccurately reported to their statistical agents.

The increased limits review is contained in Section E.

See also prefiled testimony of P. Woods.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
ADJUSTMENTS TO PREMIUMS AND LOSSES

The losses were adjusted by loss development factors to place them on an ultimate settlement basis. The factors used and their application are shown on pages C-1, C-3, and C-5.

PREMIUM AT PRESENT RATES CALCULATION

The liability earned premium at manual rates by coverage is calculated by the following formula within each class, by territory.

EPMR = Exposures by Class x Territory Base Rate x [Class Rating Factor + Safe Driver Insurance Plan Factor] x Average Airbag Discount* x Average Increased Limits Factor*

* For Medical Payments only

These EPMR's are then summed over all classes and territories to generate the statewide earned premium at manual rates shown on page F-3.

A sample calculation of the earned premium at manual rates for a single class and territory combination is shown below for Bodily Injury in Territory 11 for Work less than 10 miles and one SDIP point (Class 116101)

Bodily Injury

| | |
|--|----------|
| (1) Earned exposures | 50 |
| (2) Bodily Injury territory 11 30/60 base rate | 179 |
| (3) Class rating factor | 1.050 |
| (4) SDIP factor | 0.300 |
| (5) Combined rating factor (3)+(4) | 1.350 |
| (6) Premium at manual rates (1)x(2)x(5) | \$12,083 |

TOP TEN AUTOMOBILE INSURANCE WRITERS

| <u>COMPANY NAME</u> | <u>2008(a) WRITTEN PREMIUM</u> | <u>2008 WRITTEN PREMIUM MARKET SHARE</u> | <u>2008 (a) EARNED PREMIUM</u> | <u>2008 EARNED PREMIUM MARKET SHARE</u> |
|---|------------------------------------|--|------------------------------------|---|
| State Farm Mutual Automobile Insurance Company | 591,378,391 | 13.55% | 585,376,214 | 13.46% |
| Nationwide Mutual Insurance Company | 397,895,129 | 9.11% | 402,035,068 | 9.24% |
| North Carolina Farm Bureau Mutual Insurance Company | 389,647,972 | 8.93% | 389,306,088 | 8.95% |
| Integon National Insurance Company | 318,009,792 | 7.28% | 322,667,809 | 7.42% |
| Nationwide Property & Casualty Insurance Company | 298,827,135 | 6.85% | 288,616,265 | 6.64% |
| Government Employees Insurance Company | 221,348,214 | 5.07% | 217,170,465 | 4.99% |
| Allstate Indemnity Company | 220,287,471 | 5.05% | 229,058,249 | 5.27% |
| Allstate Insurance Company | 167,592,911 | 3.84% | 173,488,501 | 3.99% |
| Nationwide Affinity Insurance Company | 112,173,089 | 2.57% | 110,674,613 | 2.54% |
| United Services Automobile Association | 106,358,761 | 2.44% | 105,050,730 | 2.42% |
| TOTAL | \$ 2,823,518,865 | 64.68% | \$ 2,823,444,002 | 64.91% |
| Grand Total | 4,365,323,254 | | 4,349,753,612 | |

(a) Per the 2008 Annual Statement, Statutory Page 14.

liab & phy dmg combined

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2008 WRITTEN PREMIUM

2007 UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - PREMIUMS EARNED

| | Net Premiums Written | Unearned Premiums Previous Year | Unearned Premiums Current Year | Net Earned Premiums |
|-------------------------|----------------------------|--|---|---------------------------|
| 1 Fire | 1,198,131 | 623,529 | 602,948 | 1,218,712 |
| 2 Allied lines | 809,078 | 387,328 | 392,756 | 803,650 |
| 3 Farmowners | 340,637 | 163,963 | 168,673 | 335,927 |
| 4 Homeowners | 17,309,729 | 9,606,097 | 9,184,527 | 17,731,300 |
| 5 Comm multi peril | 6,139,508 | 3,079,428 | 2,995,516 | 6,223,420 |
| 6 Mortgage guaranty | 0 | 140 | 140 | 0 |
| 8 Ocean marine | 265,974 | 130,022 | 117,358 | 278,639 |
| 9 Inland marine | 1,686,457 | 666,379 | 595,580 | 1,757,256 |
| 10 Financial guaranty | 49 | 0 | 0 | 49 |
| 11 Medical malpractice | 36,280 | 12,961 | 17,362 | 31,878 |
| 12 Earthquake | 169,096 | 81,572 | 81,348 | 169,319 |
| 13 Group A & H | 891,029 | 64,621 | 27,460 | 928,189 |
| 14 Credit A & H | 14,484 | 19,211 | 26,119 | 7,576 |
| 15 Other A & H | 1,363,038 | 864,881 | 1,090,931 | 1,136,989 |
| 16 Worker's comp | 6,908,208 | 2,133,735 | 1,852,234 | 7,189,709 |
| 17 Other liability | 5,775,000 | 3,413,282 | 3,079,063 | 6,109,219 |
| 18 Products liability | 331,704 | 151,293 | 145,432 | 337,565 |
| 19 Auto liability | 55,465,430 | 16,373,284 | 16,558,196 | 55,280,519 |
| 21 Auto phys. damage | 36,480,973 | 10,817,825 | 10,829,254 | 36,469,544 |
| 22 Aircraft | 120,373 | 121,175 | 57,110 | 184,438 |
| 23 Fidelity | 100,810 | 59,617 | 50,758 | 109,668 |
| 24 Surety | 219,256 | 195,750 | 138,973 | 276,033 |
| 26 Burglary + theft | 21,454 | 6,895 | 8,780 | 19,569 |
| 27 Boiler and machinery | 92,265 | 38,626 | 42,875 | 88,016 |
| 28 Credit | 40,778 | 15,717 | 17,587 | 38,908 |
| 29 International | 39,723 | 19,690 | 18,382 | 41,031 |
| 30 Reinsurance | 1,133,364 | 501,098 | 508,532 | 1,125,931 |
| 31 Miscellaneous | 15,058 | 7,400 | 7,553 | 14,905 |
| 32 TOTALS | 137,253,396 | 49,626,866 | 48,879,190 | 138,001,073 |

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2008 WRITTEN PREMIUM

2008 UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - PREMIUMS EARNED

| | Net Premiums Written | Unearned Premiums Previous Year | Unearned Premiums Current Year | Net Earned Premiums |
|-------------------------|----------------------------|--|---|---------------------------|
| 1 Fire | 1,210,224 | 631,036 | 609,675 | 1,231,584 |
| 2 Allied lines | 816,792 | 392,118 | 396,814 | 812,096 |
| 3 Farmowners | 340,637 | 163,963 | 168,673 | 335,927 |
| 4 Homeowners | 17,601,437 | 9,785,359 | 9,343,492 | 18,043,304 |
| 5 Comm multi peril | 6,257,888 | 3,126,778 | 3,055,480 | 6,329,186 |
| 6 Mortgage guaranty | 0 | 140 | 140 | 0 |
| 8 Ocean marine | 268,413 | 134,180 | 120,433 | 282,160 |
| 9 Inland marine | 1,690,415 | 672,199 | 600,539 | 1,762,075 |
| 10 Financial guaranty | 49 | 0 | 0 | 49 |
| 11 Medical malpractice | 36,385 | 12,961 | 17,362 | 31,984 |
| 12 Earthquake | 172,695 | 83,382 | 83,199 | 172,878 |
| 13 Group A & H | 891,029 | 64,621 | 27,460 | 928,189 |
| 14 Credit A & H | 14,484 | 19,211 | 26,119 | 7,576 |
| 15 Other A & H | 1,363,048 | 864,886 | 1,090,935 | 1,136,999 |
| 16 Worker's comp | 6,938,904 | 2,144,952 | 1,866,020 | 7,217,836 |
| 17 Other liability | 5,784,996 | 3,419,653 | 3,084,933 | 6,119,716 |
| 18 Products liability | 331,729 | 151,309 | 145,443 | 337,595 |
| 19 Auto liability | 55,908,030 | 16,501,425 | 16,673,414 | 55,736,041 |
| 21 Auto phys. damage | 36,695,097 | 10,901,771 | 10,902,716 | 36,694,153 |
| 22 Aircraft | 120,373 | 121,175 | 57,110 | 184,438 |
| 23 Fidelity | 100,887 | 59,624 | 50,760 | 109,751 |
| 24 Surety | 219,264 | 195,754 | 138,980 | 276,038 |
| 26 Burglary + theft | 21,457 | 6,903 | 8,781 | 19,578 |
| 27 Boiler and machinery | 92,265 | 38,628 | 42,877 | 88,015 |
| 28 Credit | 40,778 | 15,717 | 17,587 | 38,908 |
| 29 International | 39,723 | 19,690 | 18,382 | 41,031 |
| 30 Reinsurance | 1,133,364 | 501,098 | 508,532 | 1,125,931 |
| 31 Miscellaneous | 15,058 | 7,400 | 7,553 | 14,905 |
| 32 TOTALS | 138,390,931 | 50,107,279 | 49,327,153 | 139,171,056 |

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2008 WRITTEN PREMIUM

2007 UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - LOSSES PAID AND INCURRED

| | Losses Paid Less Salvage | | | | Net Losses Unpaid Current Year | Net Losses Unpaid Previous Year | Losses Incurred Current Year |
|-------------------------|--------------------------|------------------------|----------------------|-----------------|---|--|---------------------------------------|
| | Direct Business | Reinsurance Assumed | Reinsurance Ceded | Net Payments | | | |
| 1 Fire | 720,193 | 1,056,158 | 989,084 | 787,268 | 590,651 | 451,650 | 926,269 |
| 2 Allied lines | 871,143 | 983,658 | 1,219,689 | 635,112 | 314,211 | 266,107 | 683,216 |
| 3 Farmowners | 183,614 | 183,131 | 120,024 | 246,721 | 127,732 | 120,228 | 254,224 |
| 4 Homeowners | 9,718,567 | 12,952,671 | 9,953,122 | 12,718,116 | 5,397,591 | 4,529,002 | 13,586,705 |
| 5 Comm multi peril | 2,260,392 | 4,273,572 | 3,117,252 | 3,416,712 | 4,880,067 | 4,686,045 | 3,610,733 |
| 6 Mortgage guaranty | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 Ocean marine | 292,961 | 409,857 | 543,294 | 159,524 | 264,325 | 228,310 | 195,539 |
| 9 Inland marine | 1,560,557 | 1,015,737 | 1,611,140 | 965,154 | 379,116 | 366,367 | 977,904 |
| 10 Financial guaranty | 0 | -3 | 23 | -26 | 4 | 85 | -106 |
| 11 Medical malpractice | 4,448 | 189,946 | 131,493 | 62,902 | 198,973 | 255,915 | 5,960 |
| 12 Earthquake | 60 | 577 | 281 | 356 | 5,671 | 5,292 | 735 |
| 13 Group A & H | 398,853 | 416,764 | 190,779 | 624,838 | 160,400 | 189,877 | 595,361 |
| 14 Credit A & H | 3,214 | 0 | 0 | 3,214 | 4,747 | 3,872 | 4,088 |
| 15 Other A & H | 604,567 | 46,987 | 65,229 | 586,325 | 559,621 | 571,865 | 574,081 |
| 16 Worker's comp | 2,495,979 | 5,530,444 | 3,601,447 | 4,424,976 | 19,125,129 | 18,734,666 | 4,815,440 |
| 17 Other liability | 2,949,869 | 5,035,818 | 4,335,169 | 3,650,518 | 13,093,949 | 13,322,457 | 3,422,010 |
| 18 Products liability | 88,447 | 301,932 | 213,954 | 176,425 | 2,403,046 | 2,385,775 | 193,696 |
| 19 Auto liability | 27,778,438 | 18,119,425 | 11,291,799 | 34,606,063 | 43,488,122 | 42,041,863 | 36,052,322 |
| 21 Auto phys. damage | 17,995,480 | 11,167,732 | 6,975,233 | 22,187,979 | 2,145,287 | 2,045,802 | 22,287,465 |
| 22 Aircraft | 166,441 | 286,321 | 312,036 | 140,726 | 261,928 | 277,557 | 125,097 |
| 23 Fidelity | 39,412 | 127,341 | 93,476 | 73,276 | 115,078 | 145,424 | 42,931 |
| 24 Surety | 56,806 | -53,609 | -77,155 | 80,352 | 291,550 | 346,087 | 25,815 |
| 26 Burglary + theft | 541 | 2,402 | 1,262 | 1,681 | 7,408 | 4,312 | 4,777 |
| 27 Boiler and machinery | 11,318 | 72,988 | 64,658 | 19,648 | 28,256 | 31,955 | 15,949 |
| 28 Credit | 23,619 | 110,251 | 9,369 | 124,501 | 9,727 | 9,126 | 125,102 |
| 29 International | 14,782 | 25,079 | 5,958 | 33,904 | 109,799 | 100,148 | 43,555 |
| 30 Reinsurance | 0 | 1,349,898 | 623,712 | 726,186 | 1,351,287 | 1,514,948 | 562,525 |
| 31 Miscellaneous | 8 | 8 | 7 | 9 | 8 | 3 | 14 |
| 32 TOTALS | 68,239,910 | 63,714,618 | 45,432,646 | 86,521,882 | 95,323,707 | 92,636,914 | 89,208,675 |

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2008 WRITTEN PREMIUM

2008 UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - LOSSES PAID AND INCURRED

| | Losses Paid Less Salvage | | | | Net Losses Unpaid Current Year | Net Losses Unpaid Previous Year | Losses Incurred Current Year |
|-------------------------|--------------------------|------------------------|----------------------|-----------------|---|--|---------------------------------------|
| | Direct Business | Reinsurance Assumed | Reinsurance Ceded | Net Payments | | | |
| 1 Fire | 724,856 | 1,065,984 | 990,942 | 799,897 | 593,799 | 454,405 | 939,292 |
| 2 Allied lines | 880,735 | 993,827 | 1,230,781 | 643,780 | 315,944 | 267,271 | 692,454 |
| 3 Farmowners | 179,990 | 183,131 | 116,401 | 246,721 | 127,732 | 120,228 | 254,224 |
| 4 Homeowners | 9,769,295 | 13,147,069 | 9,956,955 | 12,959,408 | 5,491,827 | 4,607,996 | 13,843,239 |
| 5 Comm multi peril | 2,478,103 | 4,693,786 | 3,710,277 | 3,461,611 | 4,932,512 | 4,732,730 | 3,661,394 |
| 6 Mortgage guaranty | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 Ocean marine | 292,961 | 412,097 | 543,294 | 161,764 | 266,912 | 230,881 | 197,794 |
| 9 Inland marine | 1,561,528 | 1,016,878 | 1,612,256 | 966,151 | 381,049 | 368,302 | 978,898 |
| 10 Financial guaranty | 0 | -3 | 23 | -26 | 4 | 85 | -106 |
| 11 Medical malpractice | 36,508 | 191,694 | 163,648 | 64,554 | 204,300 | 263,100 | 5,754 |
| 12 Earthquake | 60 | 811 | 489 | 382 | 5,688 | 5,312 | 757 |
| 13 Group A & H | 398,853 | 416,764 | 190,779 | 624,838 | 160,400 | 189,877 | 595,361 |
| 14 Credit A & H | 3,214 | 0 | 0 | 3,214 | 4,747 | 3,872 | 4,088 |
| 15 Other A & H | 604,601 | 46,987 | 65,229 | 586,359 | 559,624 | 571,884 | 574,100 |
| 16 Worker's comp | 2,586,467 | 5,657,288 | 3,804,636 | 4,439,119 | 19,186,915 | 18,794,992 | 4,831,041 |
| 17 Other liability | 3,033,433 | 5,059,943 | 4,430,846 | 3,662,530 | 13,132,581 | 13,368,429 | 3,426,682 |
| 18 Products liability | 88,678 | 302,428 | 214,631 | 176,475 | 2,403,295 | 2,385,928 | 193,842 |
| 19 Auto liability | 27,877,580 | 18,395,274 | 11,388,565 | 34,884,289 | 43,804,089 | 42,371,264 | 36,317,114 |
| 21 Auto phys. damage | 18,051,081 | 11,297,563 | 7,026,364 | 22,322,281 | 2,160,157 | 2,060,416 | 22,422,022 |
| 22 Aircraft | 166,441 | 286,322 | 312,036 | 140,727 | 261,935 | 277,557 | 125,104 |
| 23 Fidelity | 39,412 | 127,341 | 93,476 | 73,276 | 115,089 | 145,435 | 42,931 |
| 24 Surety | 57,174 | -53,582 | -76,787 | 80,379 | 291,550 | 346,088 | 25,841 |
| 26 Burglary + theft | 536 | 2,451 | 1,303 | 1,684 | 7,401 | 4,308 | 4,777 |
| 27 Boiler and machinery | 11,660 | 73,002 | 65,000 | 19,663 | 28,261 | 31,959 | 15,964 |
| 28 Credit | 23,619 | 110,251 | 9,369 | 124,501 | 9,727 | 9,126 | 125,102 |
| 29 International | 14,782 | 25,079 | 5,958 | 33,904 | 109,799 | 100,148 | 43,555 |
| 30 Reinsurance | 0 | 1,349,898 | 623,712 | 726,186 | 1,351,287 | 1,514,948 | 562,525 |
| 31 Miscellaneous | 8 | 8 | 7 | 9 | 8 | 3 | 14 |
| 32 TOTALS | 68,881,775 | 64,911,822 | 46,520,503 | 87,273,094 | 95,916,657 | 93,228,720 | 89,961,031 |

| 2008 NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE (a) | | | |
|--|---------------------|---------------------|---------------------------|
| | Liability (19.1) | Liability (19.2) | Physical Damage (21.1) |
| Written Premium | 602 | 2,411,908,107 | 1,734,920,475 |
| Earned Premium | 294 | 2,407,588,259 | 1,721,416,036 |
| Dividends | 0 | 5,179,359 | 2,817,370 |
| Unearned Prem Reserves | 90,032 | 674,284,190 | 486,699,024 |
| Losses Paid | 2,376,184 | 1,582,617,301 | 1,027,872,495 |
| Losses Incurred | 2,994,246 | 1,597,786,603 | 1,033,266,930 |
| Losses Unpaid | 3,496,542 | 1,476,456,396 | 84,664,689 |
| Alloc. Adj. Exp. Paid | 562,243 | 36,220,416 | 2,677,045 |
| Alloc Adj. Exp. Incurred | 711,602 | 39,625,698 | 2,995,908 |
| Alloc. Adj. Exp. Unpaid | 1,185,484 | 129,701,484 | 4,200,379 |
| Commissions | 56,489 | 240,273,346 | 174,446,451 |
| Taxes | 62,776 | 51,290,185 | 36,902,252 |

| 2007 NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE (a) | | | |
|--|---------------------|---------------------|---------------------------|
| | Liability (19.1) | Liability (19.2) | Physical Damage (21.1) |
| Written Premium | 96,463 | 2,403,220,274 | 1,671,414,617 |
| Earned Premium | 83,800 | 2,373,492,491 | 1,657,288,998 |
| Dividends | 0 | 27,779,531 | 21,334,703 |
| Unearned Prem Reserves | 89,724 | 671,892,712 | 477,483,880 |
| Losses Paid | 75,962 | 1,578,074,422 | 959,299,524 |
| Losses Incurred | 69,808 | 1,683,340,409 | 961,708,694 |
| Losses Unpaid | 92,768 | 1,467,104,307 | 79,100,543 |
| Alloc. Adj. Exp. Paid | 1,966 | 35,116,630 | 2,357,025 |
| Alloc Adj. Exp. Incurred | 2,638 | 37,711,547 | 2,240,707 |
| Alloc. Adj. Exp. Unpaid | 3,768 | 126,236,762 | 3,820,023 |
| Commissions | 15,808 | 229,264,536 | 174,510,749 |
| Taxes | 28,927 | 51,138,890 | 34,998,876 |

(a) Top 50 Writers

NORTH CAROLINA
COMPARISON OF ANNUAL STATEMENT AND FILING INFORMATION

LIABILITY

| | <u>Annual Statement</u> | | <u>Filing</u> | |
|-------------|-------------------------|----------------|---------------|----------------|
| <u>Year</u> | <u>Losses</u> | <u>Premium</u> | <u>Losses</u> | <u>Premium</u> |
| 2006 | 1,703,407,276 | 2,316,658,861 | 193,570,060 | 287,041,230 |
| 2007 | 1,772,529,395 | 2,495,076,574 | 181,604,695 | 283,004,115 |
| 2008 | 1,679,275,396 | 2,526,198,270 | 156,429,216 | 249,902,672 |

The data are not comparable for the following reasons:

- Annual Statement losses and premiums include Voluntary and Facility data. Filing data are for ceded business written at Other-Than-Clean Risk rates only for Bodily Injury, Property Damage and Medical Payments.
- Annual Statement premium is at total limits collected level. Filing premium is at basic limits current level for Bodily Injury and Property Damage, and on a total limits current level for Medical Payments.
- Annual Statement losses are on a total limits basis and do not include any loss adjustment expenses. Filing losses are on a basic limits basis (total limits for Medical Payments) and include allocated loss adjustment expense only.
- Annual statement losses include reserves for incurred but not reported claims. Filing losses are developed to an ultimate basis and therefore reflect reserves for incurred but not reported claims.

NORTH CAROLINA
CEDED FILING
EXPECTED LOSS RATIOS

| Private Passenger Auto | 10/1/2007 Implementation | 10/1/2008 Implementation | 11/1/2009 Implementation |
|------------------------|-----------------------------|-----------------------------|-----------------------------|
| Bodily Injury | .749 | .766 | .751 |
| Property Damage | .767 | .762 | .771 |
| Medical Payments | .767 | .770 | .760 |
| Motorcycle Liability | .691 | .766 | .799 |

Bodily Injury

| <u>Accident Year</u> | <u>Total Limits Paid Losses (a)</u> | <u>Total Limits Reserves (a)</u> | <u>Total Limits Loss Dev. (b)</u> | <u>Total Limits Dev. Losses</u> |
|--------------------------|---|--------------------------------------|---------------------------------------|-------------------------------------|
| 12/31/2006 | 98,576,056 | 9,648,840 | 1.010 | 109,307,145 |
| 12/31/2007 | 79,796,516 | 19,206,265 | 1.052 | 104,150,926 |
| 12/31/2008 | 42,176,973 | 38,760,401 | 1.174 | 95,020,477 |

| <u>Accident Year</u> | <u>Unallocated Loss Adj. Exp. (c)</u> | <u>Loss Trend Factors (d)</u> | <u>LAE Trend Factors (d)</u> | <u>Trended Incurred Losses and LAE</u> |
|--------------------------|---|-----------------------------------|----------------------------------|--|
| 12/31/2006 | 12,752,661 | 1.051 | 1.105 | 128,973,500 |
| 12/31/2007 | 12,613,120 | 1.020 | 1.083 | 119,893,953 |
| 12/31/2008 | 11,087,339 | 1.043 | 1.062 | 110,881,112 |

Property Damage

| <u>Accident Year</u> | <u>Total Limits Paid Losses (a)</u> | <u>Total Limits Reserves (a)</u> | <u>Total Limits Loss Dev. (b)</u> | <u>Total Limits Dev. Losses</u> |
|--------------------------|---|--------------------------------------|---------------------------------------|-------------------------------------|
| 12/31/2006 | 84,436,590 | 111,611 | 1.000 | 84,548,201 |
| 12/31/2007 | 78,983,134 | 292,593 | 1.006 | 79,751,381 |
| 12/31/2008 | 62,663,147 | 1,564,966 | 1.026 | 65,898,044 |

| <u>Accident Year</u> | <u>Unallocated Loss Adj. Exp. (c)</u> | <u>Loss Trend Factors (d)</u> | <u>LAE Trend Factors (d)</u> | <u>Trended Incurred Losses and LAE</u> |
|--------------------------|---|-----------------------------------|----------------------------------|--|
| 12/31/2006 | 9,368,369 | 0.975 | 1.105 | 92,786,544 |
| 12/31/2007 | 9,297,702 | 0.968 | 1.083 | 87,268,748 |
| 12/31/2008 | 7,552,304 | 0.985 | 1.062 | 72,930,120 |

Medical Payments

| <u>Accident Year</u> | <u>Total Limits Paid Losses (a)</u> | <u>Total Limits Reserves (a)</u> | <u>Total Limits Loss Dev. (b)</u> | <u>Total Limits Dev. Losses</u> |
|--------------------------|---|--------------------------------------|---------------------------------------|-------------------------------------|
| 12/31/2006 | 8,635,776 | 26,381 | 1.008 | 8,731,454 |
| 12/31/2007 | 7,738,664 | 81,731 | 1.023 | 8,000,264 |
| 12/31/2008 | 5,821,351 | 618,296 | 1.050 | 6,761,629 |

| <u>Accident Year</u> | <u>Unallocated Loss Adj. Exp. (c)</u> | <u>Loss Trend Factors (d)</u> | <u>LAE Trend Factors (d)</u> | <u>Trended Incurred Losses and LAE</u> |
|--------------------------|---|-----------------------------------|----------------------------------|--|
| 12/31/2006 | 1,111,972 | 0.908 | 1.105 | 9,156,889 |
| 12/31/2007 | 1,073,259 | 0.956 | 1.083 | 8,810,592 |
| 12/31/2008 | 892,585 | 1.000 | 1.062 | 7,709,554 |

- (a) Data on a paid/reserve basis is available only for total limits. See page F-5.
- (b) See pages F-43, F-44, and F-45.
- (c) See pages C-1, C-3, and C-5 for the unallocated loss adjustment expense factors.
- (d) Using selected trends on page D-6.

The following pages F-21-32 contain North Carolina private passenger data by territory for years ended December 31, 2006, 2007, and 2008.

Liability data is for voluntary and ceded risks. Losses are not developed and include allocated loss adjustment expense only. Excess is calculated on a 30/60/25 basis.

See also pages C-7-8.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
BODILY INJURY

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | Incurred Losses (5) | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|------------------------------|---------------|------------------|------------------------------|---------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 11 Asheville | 2006 | 111,064 | 13,835,893 | 7,468,800 | 2,990,294 | 1,390 | 5,373 | 1.25 | 67.25 |
| | 2007 | 112,944 | 15,795,535 | 7,434,379 | 1,369,202 | 1,345 | 5,527 | 1.19 | 65.82 |
| | 2008 | 110,688 | 15,322,856 | 6,540,492 | 1,152,453 | 1,245 | 5,253 | 1.12 | 59.09 |
| | Total | 334,696 | 44,954,284 | 21,443,671 | 5,511,949 | 3,980 | 5,388 | 1.19 | 64.07 |
| 13 Durham | 2006 | 137,601 | 25,860,779 | 14,282,731 | 2,760,046 | 2,443 | 5,846 | 1.78 | 103.80 |
| | 2007 | 140,953 | 29,276,142 | 14,527,394 | 2,329,395 | 2,429 | 5,981 | 1.72 | 103.07 |
| | 2008 | 146,528 | 30,208,000 | 14,905,398 | 2,056,672 | 2,711 | 5,498 | 1.85 | 101.72 |
| | Total | 425,082 | 85,344,921 | 43,715,523 | 7,146,113 | 7,583 | 5,765 | 1.78 | 102.84 |
| 14 Greensboro-Hamilton Lakes | 2006 | 153,817 | 27,637,964 | 16,168,576 | 3,145,879 | 2,684 | 6,024 | 1.74 | 105.12 |
| | 2007 | 155,898 | 30,399,104 | 15,902,071 | 3,152,557 | 2,662 | 5,974 | 1.71 | 102.00 |
| | 2008 | 157,106 | 30,292,271 | 15,275,625 | 1,468,317 | 2,595 | 5,887 | 1.65 | 97.23 |
| | Total | 466,821 | 88,329,339 | 47,346,272 | 7,766,753 | 7,941 | 5,962 | 1.70 | 101.42 |
| 15 High Point | 2006 | 50,157 | 9,472,680 | 5,106,794 | 574,861 | 898 | 5,687 | 1.79 | 101.82 |
| | 2007 | 49,930 | 10,009,605 | 5,748,083 | 773,465 | 989 | 5,812 | 1.98 | 115.12 |
| | 2008 | 50,494 | 10,048,216 | 4,802,932 | 477,510 | 887 | 5,415 | 1.76 | 95.12 |
| | Total | 150,581 | 29,530,501 | 15,657,809 | 1,825,836 | 2,774 | 5,644 | 1.84 | 103.98 |
| 16 Raleigh | 2006 | 397,381 | 66,792,890 | 37,319,129 | 8,264,496 | 6,076 | 6,142 | 1.53 | 93.91 |
| | 2007 | 415,133 | 77,346,755 | 40,189,285 | 9,925,375 | 6,226 | 6,455 | 1.50 | 96.81 |
| | 2008 | 424,708 | 78,475,316 | 37,706,496 | 8,488,093 | 6,152 | 6,129 | 1.45 | 88.78 |
| | Total | 1,237,222 | 222,614,961 | 115,214,910 | 26,677,964 | 18,454 | 6,243 | 1.49 | 93.12 |

F-21

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
BODILY INJURY

F-22

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | Incurred Losses (5) | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-------------------------|---------------|------------------|------------------------------|---------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 17 Wilmington | 2006 | 146,853 | 29,491,660 | 16,233,096 | 3,449,921 | 2,479 | 6,548 | 1.69 | 110.54 |
| | 2007 | 149,846 | 32,836,510 | 16,312,617 | 3,161,894 | 2,437 | 6,694 | 1.63 | 108.86 |
| | 2008 | 151,734 | 32,694,975 | 14,982,814 | 3,028,407 | 2,345 | 6,389 | 1.55 | 98.74 |
| | Total | 448,433 | 95,023,145 | 47,528,527 | 9,640,222 | 7,261 | 6,546 | 1.62 | 105.99 |
| 18 Winston-Salem | 2006 | 160,001 | 23,549,066 | 13,919,407 | 2,879,730 | 2,312 | 6,021 | 1.44 | 87.00 |
| | 2007 | 162,689 | 26,634,073 | 13,465,852 | 2,041,044 | 2,424 | 5,555 | 1.49 | 82.77 |
| | 2008 | 162,705 | 26,381,608 | 13,126,791 | 2,148,634 | 2,312 | 5,678 | 1.42 | 80.68 |
| | Total | 485,395 | 76,564,747 | 40,512,050 | 7,069,408 | 7,048 | 5,748 | 1.45 | 83.46 |
| 24 Western Territories | 2006 | 2,073,642 | 278,888,704 | 160,091,613 | 41,662,075 | 24,857 | 6,441 | 1.20 | 77.20 |
| | 2007 | 2,115,844 | 301,377,206 | 160,672,571 | 43,788,829 | 24,618 | 6,527 | 1.16 | 75.94 |
| | 2008 | 2,142,996 | 302,156,908 | 151,219,291 | 29,113,419 | 24,596 | 6,148 | 1.15 | 70.56 |
| | Total | 6,332,482 | 882,422,818 | 471,983,475 | 114,564,323 | 74,071 | 6,372 | 1.17 | 74.53 |
| 25 Gaston County | 2006 | 137,435 | 22,660,174 | 15,051,387 | 2,457,029 | 2,618 | 5,749 | 1.90 | 109.52 |
| | 2007 | 140,957 | 25,787,939 | 17,337,663 | 5,488,809 | 2,672 | 6,489 | 1.90 | 123.00 |
| | 2008 | 144,309 | 26,200,279 | 14,804,989 | 1,498,876 | 2,518 | 5,880 | 1.74 | 102.59 |
| | Total | 422,701 | 74,648,392 | 47,194,039 | 9,444,714 | 7,808 | 6,044 | 1.85 | 111.65 |
| 26 Southern Territories | 2006 | 465,674 | 91,877,724 | 59,572,647 | 12,116,471 | 7,976 | 7,469 | 1.71 | 127.93 |
| | 2007 | 473,705 | 104,754,263 | 56,793,916 | 9,819,492 | 7,626 | 7,447 | 1.61 | 119.89 |
| | 2008 | 485,615 | 106,470,969 | 49,622,936 | 8,053,263 | 7,684 | 6,458 | 1.58 | 102.19 |
| | Total | 1,424,994 | 303,102,956 | 165,989,499 | 29,989,226 | 23,286 | 7,128 | 1.63 | 116.48 |

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
BODILY INJURY

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | <u>Incurring Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|------------------------------|---------------|------------------|------------------------------|-----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 31 Wilson, Rocky Mount, etc. | 2006 | 312,422 | 55,025,218 | 30,983,233 | 6,804,648 | 4,843 | 6,398 | 1.55 | 99.17 |
| | 2007 | 324,176 | 61,665,081 | 32,037,793 | 6,022,717 | 4,700 | 6,817 | 1.45 | 98.83 |
| | 2008 | 338,393 | 63,313,094 | 28,158,079 | 5,392,745 | 4,792 | 5,876 | 1.42 | 83.21 |
| | Total | 974,991 | 180,003,393 | 91,179,105 | 18,220,110 | 14,335 | 6,361 | 1.47 | 93.52 |
| 32 Guilford, Buncombe, etc. | 2006 | 669,919 | 95,803,260 | 54,100,705 | 14,735,499 | 8,982 | 6,023 | 1.34 | 80.76 |
| | 2007 | 692,871 | 104,851,440 | 56,390,652 | 13,089,822 | 9,017 | 6,254 | 1.30 | 81.39 |
| | 2008 | 706,930 | 105,320,028 | 52,405,780 | 10,296,954 | 9,021 | 5,809 | 1.28 | 74.13 |
| | Total | 2,069,720 | 305,974,728 | 162,897,137 | 38,122,275 | 27,020 | 6,029 | 1.31 | 78.70 |
| 33 Eastern Territories | 2006 | 775,335 | 130,243,013 | 74,888,838 | 14,677,190 | 10,649 | 7,032 | 1.37 | 96.59 |
| | 2007 | 784,401 | 142,310,356 | 71,681,162 | 16,265,835 | 10,074 | 7,115 | 1.28 | 91.38 |
| | 2008 | 793,399 | 141,571,928 | 66,055,756 | 13,490,583 | 10,259 | 6,439 | 1.29 | 83.26 |
| | Total | 2,353,135 | 414,125,297 | 212,625,756 | 44,433,608 | 30,982 | 6,863 | 1.32 | 90.36 |
| 40 Fayetteville | 2006 | 189,149 | 38,397,936 | 26,358,418 | 3,924,747 | 4,353 | 6,055 | 2.30 | 139.35 |
| | 2007 | 191,179 | 41,618,242 | 22,999,880 | 3,428,875 | 3,776 | 6,091 | 1.98 | 120.31 |
| | 2008 | 195,560 | 42,391,041 | 22,401,410 | 3,035,779 | 4,143 | 5,407 | 2.12 | 114.55 |
| | Total | 575,888 | 122,407,219 | 71,759,708 | 10,389,401 | 12,272 | 5,847 | 2.13 | 124.61 |
| 41 Onslow County | 2006 | 107,694 | 19,194,549 | 11,624,380 | 1,386,678 | 1,633 | 7,118 | 1.52 | 107.94 |
| | 2007 | 111,008 | 20,699,740 | 10,876,507 | 1,433,714 | 1,461 | 7,445 | 1.32 | 97.98 |
| | 2008 | 117,157 | 21,552,665 | 11,164,134 | 1,353,603 | 1,626 | 6,866 | 1.39 | 95.29 |
| | Total | 335,859 | 61,446,954 | 33,665,021 | 4,173,995 | 4,720 | 7,132 | 1.41 | 100.24 |

F-23

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
BODILY INJURY

F-24

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | Incurred Losses (5) | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|---------------------------------|---------------|------------------|------------------------------|---------------------|---------------|---------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 43 Craven County | 2006 | 75,150 | 12,335,268 | 7,211,774 | 1,820,930 | 1,037 | 6,954 | 1.38 | 95.97 |
| | 2007 | 75,714 | 13,937,547 | 6,625,807 | 1,231,376 | 1,035 | 6,402 | 1.37 | 87.51 |
| | 2008 | 76,592 | 13,992,617 | 6,548,900 | 1,488,139 | 981 | 6,676 | 1.28 | 85.50 |
| | Total | 227,456 | 40,265,432 | 20,386,481 | 4,540,445 | 3,053 | 6,678 | 1.34 | 89.63 |
| 47 Wayne County | 2006 | 85,482 | 14,217,701 | 8,282,403 | 1,973,412 | 1,233 | 6,717 | 1.44 | 96.89 |
| | 2007 | 86,595 | 15,419,985 | 9,732,043 | 1,834,239 | 1,354 | 7,188 | 1.56 | 112.39 |
| | 2008 | 87,500 | 15,391,707 | 7,771,730 | 1,457,037 | 1,268 | 6,129 | 1.45 | 88.82 |
| | Total | 259,577 | 45,029,393 | 25,786,176 | 5,264,688 | 3,855 | 6,689 | 1.49 | 99.34 |
| 51 Mecklenburg County Remainder | 2006 | 69,957 | 10,619,916 | 5,962,775 | 1,651,983 | 1,053 | 5,663 | 1.51 | 85.23 |
| | 2007 | 72,666 | 11,920,101 | 7,039,148 | 2,384,129 | 1,105 | 6,370 | 1.52 | 96.87 |
| | 2008 | 74,017 | 11,787,528 | 5,448,680 | 802,505 | 1,019 | 5,347 | 1.38 | 73.61 |
| | Total | 216,640 | 34,327,545 | 18,450,603 | 4,838,617 | 3,177 | 5,808 | 1.47 | 85.17 |
| 52 Charlotte | 2006 | 458,577 | 89,286,806 | 55,742,593 | 9,566,285 | 9,913 | 5,623 | 2.16 | 121.56 |
| | 2007 | 477,613 | 101,659,926 | 59,569,433 | 8,467,166 | 10,032 | 5,938 | 2.10 | 124.72 |
| | 2008 | 489,330 | 104,240,947 | 55,908,478 | 8,128,230 | 9,646 | 5,796 | 1.97 | 114.26 |
| | Total | 1,425,520 | 295,187,679 | 171,220,504 | 26,161,681 | 29,591 | 5,786 | 2.08 | 120.11 |
| Statewide Totals | 2006 | 6,577,310 | 1,055,191,201 | 620,369,299 | 136,842,174 | 97,429 | 6,367 | 1.48 | 94.32 |
| | 2007 | 6,734,122 | 1,168,299,550 | 625,336,256 | 136,007,935 | 95,982 | 6,515 | 1.43 | 92.86 |
| | 2008 | 6,855,761 | 1,177,812,953 | 578,850,711 | 102,931,219 | 95,800 | 6,042 | 1.40 | 84.43 |
| | Total | 20,167,193 | 3,401,303,704 | 1,824,556,266 | 375,781,328 | 289,211 | 6,309 | 1.43 | 90.47 |

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits for Bodily Injury.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
PROPERTY DAMAGE

F-25

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | Incurred Losses (5) | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|------------------------------|---------------|------------------|------------------------------|---------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 11 Asheville | 2006 | 111,064 | 14,685,670 | 10,776,259 | 46,764 | 4,614 | 2,336 | 4.15 | 97.03 |
| | 2007 | 112,944 | 15,003,131 | 10,139,857 | 117,787 | 4,500 | 2,253 | 3.98 | 89.78 |
| | 2008 | 110,688 | 14,533,726 | 9,737,085 | 57,879 | 4,178 | 2,331 | 3.77 | 87.97 |
| | Total | 334,696 | 44,222,527 | 30,653,201 | 222,430 | 13,292 | 2,306 | 3.97 | 91.59 |
| 13 Durham | 2006 | 137,601 | 22,462,913 | 15,360,136 | 62,854 | 6,158 | 2,494 | 4.48 | 111.63 |
| | 2007 | 140,953 | 22,997,883 | 15,200,224 | 7,742 | 6,092 | 2,495 | 4.32 | 107.84 |
| | 2008 | 146,528 | 23,889,686 | 16,063,351 | 43,914 | 6,342 | 2,533 | 4.33 | 109.63 |
| | Total | 425,082 | 69,350,482 | 46,623,711 | 114,510 | 18,592 | 2,508 | 4.37 | 109.68 |
| 14 Greensboro-Hamilton Lakes | 2006 | 153,817 | 24,692,899 | 17,326,400 | 89,988 | 7,264 | 2,385 | 4.72 | 112.64 |
| | 2007 | 155,898 | 24,429,591 | 16,913,806 | 79,927 | 7,188 | 2,353 | 4.61 | 108.49 |
| | 2008 | 157,106 | 24,375,287 | 15,868,587 | 80,506 | 6,702 | 2,368 | 4.27 | 101.01 |
| | Total | 466,821 | 73,497,777 | 50,108,793 | 250,421 | 21,154 | 2,369 | 4.53 | 107.34 |
| 15 High Point | 2006 | 50,157 | 7,690,888 | 5,016,808 | 16,387 | 2,182 | 2,299 | 4.35 | 100.02 |
| | 2007 | 49,930 | 7,512,717 | 5,188,553 | 34,468 | 2,269 | 2,287 | 4.54 | 103.92 |
| | 2008 | 50,494 | 7,485,400 | 4,922,338 | 1,303 | 2,099 | 2,345 | 4.16 | 97.48 |
| | Total | 150,581 | 22,689,005 | 15,127,699 | 52,158 | 6,550 | 2,310 | 4.35 | 100.46 |
| 16 Raleigh | 2006 | 397,381 | 64,001,867 | 44,036,940 | 387,046 | 17,107 | 2,574 | 4.30 | 110.82 |
| | 2007 | 415,133 | 65,660,535 | 47,621,899 | 357,298 | 17,805 | 2,675 | 4.29 | 114.71 |
| | 2008 | 424,708 | 66,627,196 | 45,802,817 | 494,713 | 17,130 | 2,674 | 4.03 | 107.85 |
| | Total | 1,237,222 | 196,289,598 | 137,461,656 | 1,239,057 | 52,042 | 2,641 | 4.21 | 111.11 |

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
PROPERTY DAMAGE

F-26

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | Incurred Losses (5) | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-------------------------|---------------|------------------|------------------------------|---------------------|---------------|---------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 17 Wilmington | 2006 | 146,853 | 22,681,348 | 16,646,588 | 64,911 | 6,246 | 2,665 | 4.25 | 113.36 |
| | 2007 | 149,846 | 23,684,893 | 16,567,225 | 108,529 | 6,022 | 2,751 | 4.02 | 110.56 |
| | 2008 | 151,734 | 23,858,115 | 15,878,849 | 113,718 | 5,724 | 2,774 | 3.77 | 104.65 |
| | Total | 448,433 | 70,224,356 | 49,092,662 | 287,158 | 17,992 | 2,729 | 4.01 | 109.48 |
| 18 Winston-Salem | 2006 | 160,001 | 22,029,269 | 14,947,572 | 41,642 | 6,743 | 2,217 | 4.21 | 93.42 |
| | 2007 | 162,689 | 22,215,447 | 15,416,157 | 80,410 | 6,765 | 2,279 | 4.16 | 94.76 |
| | 2008 | 162,705 | 21,961,214 | 14,704,430 | 41,053 | 6,330 | 2,323 | 3.89 | 90.37 |
| | Total | 485,395 | 66,205,930 | 45,068,159 | 163,105 | 19,838 | 2,272 | 4.09 | 92.85 |
| 24 Western Territories | 2006 | 2,073,642 | 242,693,178 | 161,255,189 | 1,147,441 | 67,671 | 2,383 | 3.26 | 77.76 |
| | 2007 | 2,115,844 | 241,942,056 | 163,305,983 | 1,059,982 | 67,928 | 2,404 | 3.21 | 77.18 |
| | 2008 | 2,142,996 | 242,951,424 | 160,285,727 | 1,435,895 | 66,114 | 2,424 | 3.09 | 74.80 |
| | Total | 6,332,482 | 727,586,658 | 484,846,899 | 3,643,318 | 201,713 | 2,404 | 3.19 | 76.57 |
| 25 Gaston County | 2006 | 137,435 | 19,972,884 | 13,938,203 | 63,161 | 5,924 | 2,353 | 4.31 | 101.42 |
| | 2007 | 140,957 | 20,206,482 | 14,188,912 | 38,272 | 5,991 | 2,368 | 4.25 | 100.66 |
| | 2008 | 144,309 | 20,429,263 | 13,370,972 | 95,526 | 5,621 | 2,379 | 3.90 | 92.66 |
| | Total | 422,701 | 60,608,629 | 41,498,087 | 196,959 | 17,536 | 2,366 | 4.15 | 98.17 |
| 26 Southern Territories | 2006 | 465,674 | 57,480,310 | 39,976,336 | 379,305 | 15,633 | 2,557 | 3.36 | 85.85 |
| | 2007 | 473,705 | 58,489,132 | 39,663,160 | 346,453 | 15,149 | 2,618 | 3.20 | 83.73 |
| | 2008 | 485,615 | 59,781,858 | 39,846,384 | 306,866 | 15,016 | 2,654 | 3.09 | 82.05 |
| | Total | 1,424,994 | 175,751,300 | 119,485,880 | 1,032,624 | 45,798 | 2,609 | 3.21 | 83.85 |

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
PROPERTY DAMAGE

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | <u>Incurred Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|------------------------------|---------------|------------------|------------------------------|----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 31 Wilson, Rocky Mount, etc. | 2006 | 312,422 | 43,242,734 | 30,315,603 | 242,021 | 11,912 | 2,545 | 3.81 | 97.03 |
| | 2007 | 324,176 | 44,296,811 | 30,898,879 | 293,526 | 11,995 | 2,576 | 3.70 | 95.32 |
| | 2008 | 338,393 | 45,600,478 | 31,107,519 | 146,816 | 12,176 | 2,555 | 3.60 | 91.93 |
| | Total | 974,991 | 133,140,023 | 92,322,001 | 682,363 | 36,083 | 2,559 | 3.70 | 94.69 |
| 32 Guilford, Buncombe, etc. | 2006 | 669,919 | 85,141,061 | 58,027,749 | 579,365 | 24,500 | 2,368 | 3.66 | 86.62 |
| | 2007 | 692,871 | 86,210,427 | 59,315,283 | 583,934 | 24,795 | 2,392 | 3.58 | 85.61 |
| | 2008 | 706,930 | 87,078,492 | 58,034,639 | 397,303 | 23,863 | 2,432 | 3.38 | 82.09 |
| | Total | 2,069,720 | 258,429,980 | 175,377,671 | 1,560,602 | 73,158 | 2,397 | 3.53 | 84.73 |
| 33 Eastern Territories | 2006 | 775,335 | 86,859,615 | 59,649,379 | 606,928 | 24,042 | 2,481 | 3.10 | 76.93 |
| | 2007 | 784,401 | 89,137,495 | 58,370,325 | 536,170 | 23,354 | 2,499 | 2.98 | 74.41 |
| | 2008 | 793,399 | 89,797,976 | 56,305,778 | 488,075 | 22,274 | 2,528 | 2.81 | 70.97 |
| | Total | 2,353,135 | 265,795,086 | 174,325,482 | 1,631,173 | 69,670 | 2,502 | 2.96 | 74.08 |
| 40 Fayetteville | 2006 | 189,149 | 29,737,780 | 22,551,240 | 42,419 | 9,101 | 2,478 | 4.81 | 119.22 |
| | 2007 | 191,179 | 30,394,933 | 21,487,069 | 132,422 | 8,842 | 2,430 | 4.62 | 112.39 |
| | 2008 | 195,560 | 31,273,427 | 23,356,506 | 52,895 | 9,219 | 2,534 | 4.71 | 119.43 |
| | Total | 575,888 | 91,406,140 | 67,394,815 | 227,736 | 27,162 | 2,481 | 4.72 | 117.03 |
| 41 Onslow County | 2006 | 107,694 | 16,215,617 | 12,742,591 | 83,814 | 4,583 | 2,780 | 4.26 | 118.32 |
| | 2007 | 111,008 | 16,513,267 | 11,854,791 | 32,496 | 4,305 | 2,754 | 3.88 | 106.79 |
| | 2008 | 117,157 | 17,608,525 | 13,040,756 | 89,099 | 4,730 | 2,757 | 4.04 | 111.31 |
| | Total | 335,859 | 50,337,409 | 37,638,138 | 205,409 | 13,618 | 2,764 | 4.05 | 112.07 |

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
PROPERTY DAMAGE

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | Incurred Losses (5) | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|---------------------------------|---------------|------------------|------------------------------|---------------------|---------------|---------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 43 Craven County | 2006 | 75,150 | 8,921,131 | 6,560,867 | 2,015 | 2,651 | 2,475 | 3.53 | 87.30 |
| | 2007 | 75,714 | 9,331,229 | 6,317,860 | 20,441 | 2,564 | 2,464 | 3.39 | 83.44 |
| | 2008 | 76,592 | 9,460,328 | 6,492,734 | 17,696 | 2,545 | 2,551 | 3.32 | 84.77 |
| | Total | 227,456 | 27,712,688 | 19,371,461 | 40,152 | 7,760 | 2,496 | 3.41 | 85.17 |
| 47 Wayne County | 2006 | 85,482 | 10,440,974 | 6,721,381 | 28,238 | 2,811 | 2,391 | 3.29 | 78.63 |
| | 2007 | 86,595 | 10,481,306 | 7,511,255 | 34,983 | 3,012 | 2,494 | 3.48 | 86.74 |
| | 2008 | 87,500 | 10,503,574 | 6,414,281 | 66,359 | 2,677 | 2,396 | 3.06 | 73.31 |
| | Total | 259,577 | 31,425,854 | 20,646,917 | 129,580 | 8,500 | 2,429 | 3.27 | 79.54 |
| 51 Mecklenburg County Remainder | 2006 | 69,957 | 10,142,360 | 7,575,257 | 51,817 | 2,977 | 2,545 | 4.26 | 108.28 |
| | 2007 | 72,666 | 10,601,026 | 8,125,692 | 34,685 | 3,129 | 2,597 | 4.31 | 111.82 |
| | 2008 | 74,017 | 10,574,347 | 7,691,570 | 55,445 | 2,961 | 2,598 | 4.00 | 103.92 |
| | Total | 216,640 | 31,317,733 | 23,392,519 | 141,947 | 9,067 | 2,580 | 4.19 | 107.98 |
| 52 Charlotte | 2006 | 458,577 | 78,671,289 | 55,931,427 | 194,991 | 22,654 | 2,469 | 4.94 | 121.97 |
| | 2007 | 477,613 | 80,291,474 | 59,841,880 | 543,084 | 23,406 | 2,557 | 4.90 | 125.29 |
| | 2008 | 489,330 | 81,994,062 | 56,167,893 | 615,024 | 22,000 | 2,553 | 4.50 | 114.79 |
| | Total | 1,425,520 | 240,956,825 | 171,941,200 | 1,353,099 | 68,060 | 2,526 | 4.77 | 120.62 |
| Statewide Totals | 2006 | 6,577,310 | 867,763,787 | 599,355,925 | 4,131,107 | 244,773 | 2,449 | 3.72 | 91.12 |
| | 2007 | 6,734,122 | 879,399,835 | 607,928,810 | 4,442,609 | 245,111 | 2,480 | 3.64 | 90.28 |
| | 2008 | 6,855,761 | 889,784,378 | 595,092,216 | 4,600,085 | 237,701 | 2,504 | 3.47 | 86.80 |
| | Total | 20,167,193 | 2,636,948,000 | 1,802,376,951 | 13,173,801 | 727,585 | 2,477 | 3.61 | 89.37 |

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
MEDICAL PAYMENTS

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| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | Incurred Losses (5) | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|------------------------------|---------------|------------------|------------------------------|---------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 11 Asheville | 2006 | 71,107 | 1,382,429 | 642,900 | 428,734 | 583 | 1,103 | 0.82 | 9.04 |
| | 2007 | 72,275 | 1,697,701 | 587,807 | 395,387 | 537 | 1,095 | 0.74 | 8.13 |
| | 2008 | 71,235 | 1,690,715 | 539,682 | 345,993 | 524 | 1,030 | 0.74 | 7.58 |
| | Total | 214,617 | 4,770,845 | 1,770,389 | 1,170,114 | 1,644 | 1,077 | 0.77 | 8.25 |
| 13 Durham | 2006 | 91,487 | 2,558,206 | 1,028,465 | 650,283 | 1,080 | 952 | 1.18 | 11.24 |
| | 2007 | 94,124 | 3,057,257 | 1,073,991 | 731,505 | 1,149 | 935 | 1.22 | 11.41 |
| | 2008 | 98,175 | 3,195,138 | 1,210,488 | 830,902 | 1,292 | 937 | 1.32 | 12.33 |
| | Total | 283,786 | 8,810,601 | 3,312,944 | 2,212,690 | 3,521 | 941 | 1.24 | 11.67 |
| 14 Greensboro-Hamilton Lakes | 2006 | 103,870 | 2,805,980 | 1,524,898 | 715,113 | 1,385 | 1,101 | 1.33 | 14.68 |
| | 2007 | 105,515 | 3,248,951 | 1,433,104 | 746,518 | 1,319 | 1,087 | 1.25 | 13.58 |
| | 2008 | 106,433 | 3,324,002 | 1,321,557 | 803,821 | 1,248 | 1,059 | 1.17 | 12.42 |
| | Total | 315,818 | 9,378,933 | 4,279,559 | 2,265,452 | 3,952 | 1,083 | 1.25 | 13.55 |
| 15 High Point | 2006 | 35,328 | 1,010,275 | 680,445 | 284,297 | 536 | 1,269 | 1.52 | 19.26 |
| | 2007 | 35,122 | 1,124,878 | 551,104 | 294,127 | 470 | 1,173 | 1.34 | 15.69 |
| | 2008 | 35,524 | 1,146,188 | 521,845 | 277,312 | 499 | 1,046 | 1.40 | 14.69 |
| | Total | 105,974 | 3,281,341 | 1,753,394 | 855,736 | 1,505 | 1,165 | 1.42 | 16.55 |
| 16 Raleigh | 2006 | 293,804 | 7,386,670 | 3,954,024 | 2,120,915 | 3,359 | 1,177 | 1.14 | 13.46 |
| | 2007 | 306,972 | 9,212,889 | 4,275,260 | 2,735,418 | 3,605 | 1,186 | 1.17 | 13.93 |
| | 2008 | 312,799 | 9,525,900 | 3,895,178 | 2,338,912 | 3,240 | 1,202 | 1.04 | 12.45 |
| | Total | 913,575 | 26,125,459 | 12,124,462 | 7,195,245 | 10,204 | 1,188 | 1.12 | 13.27 |

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
MEDICAL PAYMENTS

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| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | Incurred Losses (5) | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|-------------------------|---------------|------------------|------------------------------|---------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 17 Wilmington | 2006 | 98,641 | 3,012,243 | 1,459,513 | 784,460 | 1,339 | 1,090 | 1.36 | 14.80 |
| | 2007 | 101,954 | 3,519,078 | 1,380,104 | 939,025 | 1,323 | 1,043 | 1.30 | 13.54 |
| | 2008 | 103,159 | 3,576,435 | 1,436,440 | 954,032 | 1,312 | 1,095 | 1.27 | 13.92 |
| | Total | 303,754 | 10,107,756 | 4,276,057 | 2,677,517 | 3,974 | 1,076 | 1.31 | 14.08 |
| 18 Winston-Salem | 2006 | 107,622 | 2,359,704 | 1,297,071 | 586,606 | 1,322 | 981 | 1.23 | 12.05 |
| | 2007 | 109,613 | 2,758,049 | 1,278,644 | 580,851 | 1,207 | 1,059 | 1.10 | 11.67 |
| | 2008 | 109,882 | 2,783,041 | 1,140,247 | 584,909 | 1,130 | 1,009 | 1.03 | 10.38 |
| | Total | 327,117 | 7,900,794 | 3,715,962 | 1,752,366 | 3,659 | 1,016 | 1.12 | 11.36 |
| 24 Western Territories | 2006 | 1,561,672 | 31,167,483 | 16,275,427 | 6,985,539 | 15,165 | 1,073 | 0.97 | 10.42 |
| | 2007 | 1,593,351 | 35,744,948 | 16,166,256 | 7,517,005 | 14,953 | 1,081 | 0.94 | 10.15 |
| | 2008 | 1,619,344 | 36,397,728 | 15,504,403 | 6,854,381 | 14,186 | 1,093 | 0.88 | 9.57 |
| | Total | 4,774,367 | 103,310,159 | 47,946,086 | 21,356,925 | 44,304 | 1,082 | 0.93 | 10.04 |
| 25 Gaston County | 2006 | 93,234 | 2,197,233 | 1,225,411 | 678,604 | 1,217 | 1,007 | 1.31 | 13.14 |
| | 2007 | 95,500 | 2,562,920 | 1,163,500 | 717,514 | 1,298 | 896 | 1.36 | 12.18 |
| | 2008 | 97,120 | 2,622,080 | 1,134,833 | 575,655 | 1,154 | 983 | 1.19 | 11.68 |
| | Total | 285,854 | 7,382,233 | 3,523,744 | 1,971,773 | 3,669 | 960 | 1.28 | 12.33 |
| 26 Southern Territories | 2006 | 358,248 | 10,319,147 | 6,242,595 | 2,247,347 | 5,814 | 1,074 | 1.62 | 17.43 |
| | 2007 | 362,508 | 12,375,247 | 5,751,576 | 1,971,450 | 5,281 | 1,089 | 1.46 | 15.87 |
| | 2008 | 368,609 | 12,585,551 | 5,661,457 | 2,006,624 | 5,114 | 1,107 | 1.39 | 15.36 |
| | Total | 1,089,365 | 35,279,945 | 17,655,628 | 6,225,421 | 16,209 | 1,089 | 1.49 | 16.21 |

Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
MEDICAL PAYMENTS

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | <u>Incurred Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|------------------------------|---------------|------------------|------------------------------|----------------------------|---------------|--------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 31 Wilson, Rocky Mount, etc. | 2006 | 238,574 | 6,201,110 | 3,726,245 | 1,514,395 | 3,255 | 1,145 | 1.36 | 15.62 |
| | 2007 | 246,954 | 7,515,254 | 3,543,988 | 1,575,340 | 3,049 | 1,162 | 1.23 | 14.35 |
| | 2008 | 257,013 | 7,885,965 | 3,463,686 | 1,343,452 | 2,897 | 1,196 | 1.13 | 13.48 |
| | Total | 742,541 | 21,602,329 | 10,733,919 | 4,433,187 | 9,201 | 1,167 | 1.24 | 14.46 |
| 32 Guilford, Buncombe, etc. | 2006 | 494,740 | 10,400,349 | 5,571,019 | 2,543,741 | 5,195 | 1,072 | 1.05 | 11.26 |
| | 2007 | 512,347 | 12,072,165 | 5,520,509 | 2,670,309 | 4,920 | 1,122 | 0.96 | 10.77 |
| | 2008 | 521,668 | 12,287,623 | 5,902,214 | 2,376,202 | 4,797 | 1,230 | 0.92 | 11.31 |
| | Total | 1,528,755 | 34,760,137 | 16,993,742 | 7,590,252 | 14,912 | 1,140 | 0.98 | 11.12 |
| 33 Eastern Territories | 2006 | 656,329 | 16,212,353 | 9,279,694 | 3,416,549 | 8,789 | 1,056 | 1.34 | 14.14 |
| | 2007 | 660,147 | 19,098,894 | 8,561,430 | 3,191,070 | 8,175 | 1,047 | 1.24 | 12.97 |
| | 2008 | 663,563 | 19,256,900 | 8,464,943 | 3,392,827 | 8,041 | 1,053 | 1.21 | 12.76 |
| | Total | 1,980,039 | 54,568,147 | 26,306,067 | 10,000,446 | 25,005 | 1,052 | 1.26 | 13.29 |
| 40 Fayetteville | 2006 | 106,323 | 3,585,010 | 1,805,598 | 1,319,389 | 1,867 | 967 | 1.76 | 16.98 |
| | 2007 | 107,483 | 4,134,214 | 1,598,396 | 1,156,626 | 1,622 | 985 | 1.51 | 14.87 |
| | 2008 | 108,705 | 4,230,873 | 1,599,820 | 1,387,335 | 1,618 | 989 | 1.49 | 14.72 |
| | Total | 322,511 | 11,950,097 | 5,003,814 | 3,863,350 | 5,107 | 980 | 1.58 | 15.52 |
| 41 Onslow County | 2006 | 63,313 | 1,864,305 | 807,336 | 597,000 | 741 | 1,090 | 1.17 | 12.75 |
| | 2007 | 64,425 | 2,142,112 | 853,311 | 512,752 | 705 | 1,210 | 1.09 | 13.25 |
| | 2008 | 65,769 | 2,194,767 | 866,628 | 474,972 | 718 | 1,207 | 1.09 | 13.18 |
| | Total | 193,507 | 6,201,184 | 2,527,275 | 1,584,724 | 2,164 | 1,168 | 1.12 | 13.06 |

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

NORTH CAROLINA
AUTOMOBILE LIABILITY EXPERIENCE (1)
PRIVATE PASSENGER - VOLUNTARY AND CEDED RISKS
MEDICAL PAYMENTS

| Territory | Accident Year | Earned Car Years | Collected Earned Premium (2) | <u>Incurred Losses (5)</u> | | Claims | Average Claim Cost (4) | Claim Freq. (3) | Pure Prem. (4) |
|---------------------------------|---------------|------------------|------------------------------|----------------------------|---------------|---------|------------------------|-----------------|----------------|
| | | | | Basic Limits | Excess Limits | | | | |
| 43 Craven County | 2006 | 58,481 | 1,440,751 | 848,578 | 521,657 | 854 | 994 | 1.46 | 14.51 |
| | 2007 | 58,647 | 1,729,457 | 755,629 | 343,267 | 732 | 1,032 | 1.25 | 12.88 |
| | 2008 | 58,320 | 1,732,820 | 669,283 | 362,038 | 676 | 990 | 1.16 | 11.48 |
| | Total | 175,448 | 4,903,028 | 2,273,490 | 1,226,962 | 2,262 | 1,005 | 1.29 | 12.96 |
| 47 Wayne County | 2006 | 67,504 | 1,654,650 | 965,973 | 407,782 | 986 | 980 | 1.46 | 14.31 |
| | 2007 | 68,317 | 1,898,414 | 1,017,920 | 400,741 | 1,005 | 1,013 | 1.47 | 14.90 |
| | 2008 | 68,697 | 1,913,318 | 896,805 | 374,229 | 837 | 1,071 | 1.22 | 13.05 |
| | Total | 204,518 | 5,466,382 | 2,880,698 | 1,182,752 | 2,828 | 1,019 | 1.38 | 14.09 |
| 51 Mecklenburg County Remainder | 2006 | 52,444 | 1,179,489 | 644,375 | 500,462 | 646 | 997 | 1.23 | 12.29 |
| | 2007 | 54,377 | 1,380,751 | 603,195 | 488,592 | 600 | 1,005 | 1.10 | 11.09 |
| | 2008 | 55,845 | 1,421,758 | 577,682 | 353,090 | 537 | 1,076 | 0.96 | 10.34 |
| | Total | 162,666 | 3,981,998 | 1,825,252 | 1,342,144 | 1,783 | 1,024 | 1.10 | 11.22 |
| 52 Charlotte | 2006 | 299,350 | 8,932,218 | 5,784,639 | 3,212,802 | 5,432 | 1,065 | 1.81 | 19.32 |
| | 2007 | 313,293 | 10,512,959 | 5,838,060 | 3,348,981 | 5,517 | 1,058 | 1.76 | 18.63 |
| | 2008 | 321,141 | 10,924,228 | 5,636,082 | 3,002,670 | 5,093 | 1,107 | 1.59 | 17.55 |
| | Total | 933,784 | 30,369,405 | 17,258,781 | 9,564,453 | 16,042 | 1,076 | 1.72 | 18.48 |
| Statewide Totals | 2006 | 4,852,071 | 115,669,605 | 63,764,206 | 29,515,675 | 59,565 | 1,070 | 1.23 | 13.14 |
| | 2007 | 4,962,924 | 135,786,138 | 61,953,784 | 30,316,478 | 57,467 | 1,078 | 1.16 | 12.48 |
| | 2008 | 5,043,001 | 138,695,030 | 60,443,273 | 28,639,356 | 54,913 | 1,101 | 1.09 | 11.99 |
| | Total | 14,857,996 | 390,150,773 | 186,161,263 | 88,471,509 | 171,945 | 1,083 | 1.16 | 12.53 |

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Notes:

- (1) Not under fleet plan.
- (2) Premiums include charges for excess limits.
- (3) Claim frequency is per 100 cars.
- (4) Basic limits.
- (5) Incurred losses include allocated loss adjustment expenses.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

2. CREDIBILITY FACTOR DEVELOPMENT AND APPLICATION

See attached exhibits, Section D and prefiled testimony of P. Woods.

Credibility Factor Determination

Credibility considerations enter into the private passenger ratemaking formula in three areas:

- 1) statewide rate level in the determination of accident year weights.
- 2) territory rate level in the determination of the individual territory's formula loss ratio.
- 3) trend factor determination in the determination to base the average annual change on North Carolina data or a combination of North Carolina and countrywide data.

The first two areas full credibility standard is based on an application of the credibility formula contained in the paper "On The Credibility of The Pure Premium" by Mayerson, Jones and Bowers (PCAS LV, 1968). The full credibility standards contemplate P and K values of 95% and 5% for statewide and 90% and 5% for territory.

The trend credibility procedure is based on the first model discussed in "An Introduction to Credibility Theory" by L. H. Longley-Cook. The full credibility standard is based on P and K values of 99% and 2 1/2%.

For Motorcycles, each year of the experience period is given weight proportional to its earned premium at present manual rates in the calculation of an indicated change.

CREDIBILITY TABLES BASED
UPON NUMBER OF CLAIMS

The projected loss ratios are weighted in accordance with the following:

| <u>Average Number of Claim for the Latest Two Years (A)</u> | <u>Weight to Earlier Year</u> | <u>Weight to Later Year</u> |
|---|---------------------------------------|-------------------------------------|
| 4000 and over | 0% | 100% |
| 3600 - 3999 | 10 | 90 |
| 3200 - 3599 | 20 | 80 |
| 2800 - 3199 | 30 | 70 |
| 2400 - 2799 | 40 | 60 |
| under 2400 | 50 | 50 |

(A) Applied separately by coverage.

| <u>Credibility</u> | <u>Determination of Territory Credibility (B)</u> | <u>Credibility</u> | <u>Determination of Trend Factor Credibility (C)</u> |
|--------------------|---|--------------------|--|
| 0 | 0 - 29 | 0 | 0 - 26 |
| .10 | 30 - 119 | .05 | 27 - 105 |
| .20 | 120 - 269 | .10 | 106 - 238 |
| .30 | 270 - 479 | .15 | 239 - 424 |
| .40 | 480 - 749 | .20 | 425 - 663 |
| .50 | 750 - 1,079 | .25 | 664 - 955 |
| .60 | 1,080 - 1,469 | .30 | 956 - 1,300 |
| .70 | 1,470 - 1,919 | .35 | 1,301 - 1,699 |
| .80 | 1,920 - 2,429 | .40 | 1,700 - 2,150 |
| .90 | 2,430 - 2,999 | .45 | 2,151 - 2,655 |
| 1.00 | 3,000 or more | .50 | 2,656 - 3,212 |
| | | .55 | 3,213 - 3,823 |
| | | .60 | 3,824 - 4,487 |
| | | .65 | 4,488 - 5,204 |
| | | .70 | 5,205 - 5,974 |
| | | .75 | 5,975 - 6,798 |
| | | .80 | 6,799 - 7,674 |
| | | .85 | 7,675 - 8,604 |
| | | .90 | 8,605 - 9,586 |
| | | .95 | 9,587 - 10,622 |
| | | 1.00 | 10,623 or more |

(B) Territory credibility is based on the number of claims underlying the three year pure premium.

(C) Trend factor credibility is based on the number of claims underlying the latest year's experience appearing in the trend exhibits.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

3. LOSS DEVELOPMENT FACTOR DERIVATION AND APPLICATION ON BOTH PAID AND
INCURRED BASES AND IN BOTH NUMBERS AND DOLLARS OF CLAIMS

- 3(a) Loss development factor derivation is contained on the following pages
F-37-96. In selecting the loss development factor, three and five year
straight averages were considered, with the three year factor being
selected as the best blend of responsiveness and stability for Bodily
Injury, Property Damage and Medical Payments.

Development for all coverages is to 63 months.

Additional information regarding loss development is contained in the
prefiled testimony of P. Woods.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

EARNED EXPOSURES BY COVERAGE

VOLUNTARY AND CEDED COMBINED

| <u>YEAR</u> | <u>BODILY INJURY</u> | <u>PROPERTY DAMAGE</u> | <u>MEDICAL PAYMENTS</u> |
|-------------|--------------------------|----------------------------|-----------------------------|
| 2004 | 6,216,885 | 6,216,885 | 4,675,148 |
| 2005 | 6,380,628 | 6,380,628 | 4,797,838 |
| 2006 | 6,579,464 | 6,579,464 | 4,853,592 |
| 2007 | 6,736,174 | 6,736,174 | 4,964,356 |
| 2008 | 6,857,649 | 6,857,649 | 5,044,304 |

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY AND CEDED COMBINED

| <u>YEAR</u> | <u>BODILY INJURY</u> | <u>PROPERTY DAMAGE</u> | <u>MEDICAL PAYMENTS</u> |
|-------------|--------------------------|----------------------------|-----------------------------|
| 2004 | 1,001,328,224 | 944,532,385 | 127,128,014 |
| 2005 | 1,054,594,409 | 977,512,213 | 135,018,152 |
| 2006 | 1,071,882,883 | 1,016,541,311 | 129,848,717 |
| 2007 | 1,186,855,267 | 1,018,717,253 | 153,713,686 |
| 2008 | 1,185,048,275 | 1,039,420,217 | 157,777,627 |

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Bodily Injury Total Limits Paid Losses as of | | | | |
|------------------|--|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 592,222,495 |
| 1996 | | | | 572,219,289 | 595,630,897 |
| 1997 | | | 522,274,331 | 575,363,333 | 598,211,754 |
| 1998 | | 419,173,460 | 509,047,219 | 560,022,842 | 584,627,204 |
| 1999 | 231,875,451 | 430,590,663 | 526,829,968 | 580,273,861 | 606,476,653 |
| 2000 | 238,267,007 | 437,442,957 | 529,910,268 | 585,820,489 | 610,400,096 |
| 2001 | 229,462,179 | 436,717,674 | 533,389,591 | 592,028,458 | 616,280,688 |
| 2002 | 246,948,525 | 462,762,209 | 567,363,065 | 626,151,877 | 648,832,874 |
| 2003 | 254,756,938 | 492,397,536 | 598,800,404 | 663,593,397 | 690,985,558 |
| 2004 | 266,628,448 | 503,870,232 | 634,817,214 | 700,370,326 | 721,958,662 |
| 2005 | 282,695,085 | 517,876,348 | 630,830,040 | 692,854,050 | |
| 2006 | 292,730,189 | 548,323,142 | 663,131,162 | | |
| 2007 | 309,546,634 | 571,034,842 | | | |
| 2008 | 316,798,434 | | | | |

| Accident Year | Loss Development Factors | | | |
|------------------|--------------------------|-----------|-----------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.041 |
| 1997 | | | 1.102 | 1.040 |
| 1998 | | 1.214 | 1.100 | 1.044 |
| 1999 | 1.857 | 1.224 | 1.101 | 1.045 |
| 2000 | 1.836 | 1.211 | 1.106 | 1.042 |
| 2001 | 1.903 | 1.221 | 1.110 | 1.041 |
| 2002 | 1.874 | 1.226 | 1.104 | 1.036 |
| 2003 | 1.933 | 1.216 | 1.108 | 1.041 |
| 2004 | 1.890 | 1.260 | 1.103 | 1.031 |
| 2005 | 1.832 | 1.218 | 1.098 | |
| 2006 | 1.873 | 1.209 | | |
| 2007 | 1.845 | | | |

| | | | | |
|----------------------|-------|-------|-------|-------|
| Five Year Average | 1.875 | 1.226 | 1.105 | 1.038 |
|----------------------|-------|-------|-------|-------|

| | | | | |
|-----------------------|-------|-------|-------|-------|
| Three Year Average | 1.850 | 1.229 | 1.103 | 1.036 |
|-----------------------|-------|-------|-------|-------|

| | Five Year | Three Year |
|------------------|-----------|------------|
| 39 to 63 months: | 1.147 | 1.143 |
| 27 to 63 months: | 1.406 | 1.405 |
| 15 to 63 months: | 2.636 | 2.599 |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Property Damage Total Limits Paid Losses as of | | | | |
|------------------|--|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 392,500,763 |
| 1996 | | | | 442,165,389 | 442,374,585 |
| 1997 | | | 448,742,218 | 449,706,036 | 449,941,321 |
| 1998 | | 459,294,282 | 462,141,524 | 463,004,806 | 463,273,676 |
| 1999 | 473,099,750 | 491,607,819 | 495,153,281 | 496,272,202 | 496,169,911 |
| 2000 | 496,862,761 | 518,966,482 | 518,878,432 | 519,743,391 | 519,978,486 |
| 2001 | 493,946,588 | 513,666,485 | 516,084,363 | 517,052,035 | 517,362,688 |
| 2002 | 509,903,937 | 529,448,599 | 532,558,761 | 534,150,312 | 534,267,857 |
| 2003 | 528,534,090 | 549,681,580 | 552,343,563 | 552,381,115 | 552,913,320 |
| 2004 | 532,021,733 | 553,414,856 | 563,658,846 | 564,888,600 | 565,056,308 |
| 2005 | 552,358,659 | 574,591,781 | 577,166,203 | 577,980,327 | |
| 2006 | 575,788,091 | 598,239,857 | 600,916,525 | | |
| 2007 | 582,144,113 | 603,625,697 | | | |
| 2008 | 576,897,537 | | | | |

| Accident Year | Loss Development Factors | | | |
|-----------------------|--------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.000 |
| 1997 | | | 1.002 | 1.001 |
| 1998 | | 1.006 | 1.002 | 1.001 |
| 1999 | 1.039 | 1.007 | 1.002 | 1.000 |
| 2000 | 1.044 | 1.000 | 1.002 | 1.000 |
| 2001 | 1.040 | 1.005 | 1.002 | 1.001 |
| 2002 | 1.038 | 1.006 | 1.003 | 1.000 |
| 2003 | 1.040 | 1.005 | 1.000 | 1.001 |
| 2004 | 1.040 | 1.019 | 1.002 | 1.000 |
| 2005 | 1.040 | 1.004 | 1.001 | |
| 2006 | 1.039 | 1.004 | | |
| 2007 | 1.037 | | | |
| Five Year Average | 1.039 | 1.008 | 1.002 | 1.000 |
| Three Year Average | 1.039 | 1.009 | 1.001 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.002 | 1.001 | |
| 27 to 63 months: | | 1.010 | 1.010 | |
| 15 to 63 months: | | 1.049 | 1.049 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Medical Payments Total Limits Paid Losses as of | | | | |
|------------------|---|------------|------------|------------|------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 83,099,064 |
| 1996 | | | | 82,270,818 | 82,662,642 |
| 1997 | | | 80,362,354 | 81,475,584 | 81,744,979 |
| 1998 | | 74,200,833 | 76,699,175 | 77,650,349 | 77,955,069 |
| 1999 | 61,899,560 | 75,847,264 | 78,196,726 | 79,445,330 | 79,605,727 |
| 2000 | 63,973,747 | 76,775,187 | 79,442,173 | 80,684,010 | 80,857,818 |
| 2001 | 66,363,192 | 79,778,901 | 82,743,631 | 83,774,120 | 84,093,567 |
| 2002 | 72,832,848 | 86,945,509 | 90,039,406 | 91,146,242 | 91,367,436 |
| 2003 | 73,605,060 | 89,033,077 | 91,288,309 | 92,448,238 | 92,668,042 |
| 2004 | 73,160,155 | 87,355,286 | 90,425,663 | 91,615,895 | 91,942,372 |
| 2005 | 74,020,498 | 87,050,643 | 89,446,043 | 90,195,734 | |
| 2006 | 76,749,927 | 90,799,805 | 92,812,761 | | |
| 2007 | 77,274,681 | 90,233,456 | | | |
| 2008 | 77,210,042 | | | | |

| Accident Year | Loss Development Factors | | | |
|------------------|--------------------------|-----------|-----------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.005 |
| 1997 | | | 1.014 | 1.003 |
| 1998 | | 1.034 | 1.012 | 1.004 |
| 1999 | 1.225 | 1.031 | 1.016 | 1.002 |
| 2000 | 1.200 | 1.035 | 1.016 | 1.002 |
| 2001 | 1.202 | 1.037 | 1.012 | 1.004 |
| 2002 | 1.194 | 1.036 | 1.012 | 1.002 |
| 2003 | 1.210 | 1.025 | 1.013 | 1.002 |
| 2004 | 1.194 | 1.035 | 1.013 | 1.004 |
| 2005 | 1.176 | 1.028 | 1.008 | |
| 2006 | 1.183 | 1.022 | | |
| 2007 | 1.168 | | | |

| | | | | |
|----------------------|-------|-------|-------|-------|
| Five Year Average | 1.186 | 1.029 | 1.012 | 1.003 |
|----------------------|-------|-------|-------|-------|

| | | | | |
|-----------------------|-------|-------|-------|-------|
| Three Year Average | 1.176 | 1.028 | 1.011 | 1.003 |
|-----------------------|-------|-------|-------|-------|

| | Five Year | Three Year |
|------------------|-----------|------------|
| 39 to 63 months: | 1.015 | 1.014 |
| 27 to 63 months: | 1.044 | 1.042 |
| 15 to 63 months: | 1.238 | 1.225 |

Losses exclude unallocated loss adjustment expense.

The Reinsurance Facility is advised by ISO that the data described in Subparagraph (3) (c) are not available.

See attached Exhibit (3)(d).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page F-37.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Bodily Injury Total Limits Incurred Losses as of | | | | |
|------------------|--|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 604,190,862 |
| 1996 | | | | 607,877,793 | 607,527,453 |
| 1997 | | | 600,807,278 | 607,377,686 | 609,373,618 |
| 1998 | | 571,090,594 | 585,827,205 | 594,262,071 | 595,538,970 |
| 1999 | 547,858,022 | 584,450,486 | 607,315,095 | 616,343,115 | 618,962,876 |
| 2000 | 528,771,428 | 584,171,819 | 607,343,649 | 619,331,394 | 621,691,752 |
| 2001 | 540,606,810 | 590,573,084 | 615,270,128 | 627,427,574 | 627,806,583 |
| 2002 | 568,917,216 | 626,297,432 | 650,597,403 | 662,372,926 | 660,826,093 |
| 2003 | 590,218,744 | 662,896,265 | 695,233,004 | 702,075,913 | 703,472,072 |
| 2004 | 629,424,611 | 687,246,213 | 726,032,756 | 732,396,630 | 732,337,058 |
| 2005 | 622,795,154 | 693,338,754 | 718,541,814 | 725,404,593 | |
| 2006 | 655,183,999 | 728,020,260 | 753,197,903 | | |
| 2007 | 669,468,509 | 752,585,269 | | | |
| 2008 | 680,079,319 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|-----------------------|-----------|-----------|------------|-----------|
| 1996 | | | | 0.999 |
| 1997 | | | 1.011 | 1.003 |
| 1998 | | 1.026 | 1.014 | 1.002 |
| 1999 | 1.067 | 1.039 | 1.015 | 1.004 |
| 2000 | 1.105 | 1.040 | 1.020 | 1.004 |
| 2001 | 1.092 | 1.042 | 1.020 | 1.001 |
| 2002 | 1.101 | 1.039 | 1.018 | 0.998 |
| 2003 | 1.123 | 1.049 | 1.010 | 1.002 |
| 2004 | 1.092 | 1.056 | 1.009 | 1.000 |
| 2005 | 1.113 | 1.036 | 1.010 | |
| 2006 | 1.111 | 1.035 | | |
| 2007 | 1.124 | | | |
| Five Year Average | 1.113 | 1.043 | 1.013 | 1.001 |
| Three Year Average | 1.116 | 1.042 | 1.010 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.014 | 1.010 | |
| 27 to 63 months: | | 1.058 | 1.052 | |
| 15 to 63 months: | | 1.178 | 1.174 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Property Damage Total Limits Incurred Losses as of | | | | |
|------------------|--|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 392,734,006 |
| 1996 | | | | 442,801,982 | 442,611,518 |
| 1997 | | | 450,122,589 | 450,323,753 | 450,139,184 |
| 1998 | | 462,733,971 | 463,368,820 | 463,408,859 | 463,353,715 |
| 1999 | 491,215,772 | 495,074,602 | 496,620,194 | 496,760,747 | 496,603,613 |
| 2000 | 512,061,856 | 522,380,676 | 520,124,759 | 520,292,907 | 520,234,996 |
| 2001 | 509,607,662 | 516,507,961 | 517,508,923 | 517,801,842 | 517,592,358 |
| 2002 | 523,908,951 | 532,151,212 | 533,775,479 | 534,777,466 | 534,427,287 |
| 2003 | 542,796,004 | 551,748,287 | 553,314,103 | 552,864,078 | 553,069,531 |
| 2004 | 545,709,696 | 555,915,798 | 564,500,217 | 565,387,941 | 565,282,354 |
| 2005 | 564,664,269 | 576,768,472 | 578,203,291 | 578,469,647 | |
| 2006 | 589,948,039 | 600,460,752 | 601,810,514 | | |
| 2007 | 593,936,320 | 605,618,994 | | | |
| 2008 | 591,061,126 | | | | |

| Accident Year | Loss Development Factors | | | |
|-----------------------|--------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.000 |
| 1997 | | | 1.000 | 1.000 |
| 1998 | | 1.001 | 1.000 | 1.000 |
| 1999 | 1.008 | 1.003 | 1.000 | 1.000 |
| 2000 | 1.020 | 0.996 | 1.000 | 1.000 |
| 2001 | 1.014 | 1.002 | 1.001 | 1.000 |
| 2002 | 1.016 | 1.003 | 1.002 | 0.999 |
| 2003 | 1.016 | 1.003 | 0.999 | 1.000 |
| 2004 | 1.019 | 1.015 | 1.002 | 1.000 |
| 2005 | 1.021 | 1.002 | 1.000 | |
| 2006 | 1.018 | 1.002 | | |
| 2007 | 1.020 | | | |
| Five Year Average | 1.019 | 1.005 | 1.001 | 1.000 |
| Three Year Average | 1.020 | 1.006 | 1.000 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.001 | 1.000 | |
| 27 to 63 months: | | 1.006 | 1.006 | |
| 15 to 63 months: | | 1.025 | 1.026 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Medical Payments Total Limits Incurred Losses as of | | | | |
|------------------|---|------------|------------|------------|------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 83,224,393 |
| 1996 | | | | 82,511,325 | 82,792,510 |
| 1997 | | | 81,147,852 | 81,794,233 | 81,862,986 |
| 1998 | | 76,331,709 | 77,410,266 | 77,964,001 | 78,054,472 |
| 1999 | 74,292,734 | 78,073,695 | 79,055,962 | 79,796,175 | 80,738,717 |
| 2000 | 74,828,822 | 78,803,485 | 80,270,062 | 80,892,530 | 80,916,479 |
| 2001 | 77,445,610 | 82,072,374 | 83,604,663 | 84,189,088 | 84,208,944 |
| 2002 | 84,407,330 | 89,375,713 | 90,811,468 | 91,440,492 | 91,468,157 |
| 2003 | 85,399,350 | 91,379,102 | 91,931,978 | 92,675,518 | 92,750,269 |
| 2004 | 85,271,787 | 89,295,154 | 91,165,945 | 92,016,430 | 92,157,614 |
| 2005 | 84,730,224 | 89,100,195 | 90,329,957 | 90,613,434 | |
| 2006 | 91,005,311 | 92,565,563 | 93,444,624 | | |
| 2007 | 91,030,009 | 91,895,954 | | | |
| 2008 | 89,019,235 | | | | |

| Accident Year | Loss Development Factors | | | |
|-----------------------|--------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.003 |
| 1997 | | | 1.008 | 1.001 |
| 1998 | | 1.014 | 1.007 | 1.001 |
| 1999 | 1.051 | 1.013 | 1.009 | 1.012 |
| 2000 | 1.053 | 1.019 | 1.008 | 1.000 |
| 2001 | 1.060 | 1.019 | 1.007 | 1.000 |
| 2002 | 1.059 | 1.016 | 1.007 | 1.000 |
| 2003 | 1.070 | 1.006 | 1.008 | 1.001 |
| 2004 | 1.047 | 1.021 | 1.009 | 1.002 |
| 2005 | 1.052 | 1.014 | 1.003 | |
| 2006 | 1.017 | 1.009 | | |
| 2007 | 1.010 | | | |
| Five Year Average | 1.039 | 1.013 | 1.007 | 1.001 |
| Three Year Average | 1.026 | 1.015 | 1.007 | 1.001 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.008 | 1.008 | |
| 27 to 63 months: | | 1.021 | 1.023 | |
| 15 to 63 months: | | 1.061 | 1.050 | |

Losses exclude unallocated loss adjustment expense.

See attached Exhibit (3) (e).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page F-37.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Bodily Injury Basic Limits(a) Incurred Losses as of | | | | |
|------------------|---|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 507,711,940 |
| 1996 | | | | 507,972,820 | 508,379,926 |
| 1997 | | | 510,093,020 | 513,062,431 | 515,054,841 |
| 1998 | | 489,118,175 | 494,730,117 | 499,079,295 | 500,235,007 |
| 1999 | 484,067,233 | 497,444,285 | 506,104,335 | 511,660,823 | 514,137,414 |
| 2000 | 467,248,204 | 494,966,053 | 505,863,721 | 512,898,543 | 515,188,246 |
| 2001 | 468,576,304 | 486,718,769 | 497,255,745 | 504,797,761 | 506,516,812 |
| 2002 | 502,055,673 | 533,149,260 | 548,869,443 | 557,723,529 | 557,289,176 |
| 2003 | 515,817,257 | 559,094,357 | 578,617,400 | 585,187,725 | 587,656,474 |
| 2004 | 539,624,419 | 573,780,470 | 593,251,141 | 599,181,659 | 601,362,192 |
| 2005 | 534,184,208 | 576,962,347 | 592,877,647 | 599,250,274 | |
| 2006 | 555,212,150 | 598,097,338 | 613,392,032 | | |
| 2007 | 564,072,152 | 614,531,808 | | | |
| 2008 | 572,928,712 | | | | |

| Accident Year | Loss Development Factors | | | |
|-----------------------|--------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.001 |
| 1997 | | | 1.006 | 1.004 |
| 1998 | | 1.011 | 1.009 | 1.002 |
| 1999 | 1.028 | 1.017 | 1.011 | 1.005 |
| 2000 | 1.059 | 1.022 | 1.014 | 1.004 |
| 2001 | 1.039 | 1.022 | 1.015 | 1.003 |
| 2002 | 1.062 | 1.029 | 1.016 | 0.999 |
| 2003 | 1.084 | 1.035 | 1.011 | 1.004 |
| 2004 | 1.063 | 1.034 | 1.010 | 1.004 |
| 2005 | 1.080 | 1.028 | 1.011 | |
| 2006 | 1.077 | 1.026 | | |
| 2007 | 1.089 | | | |
| Five Year Average | 1.079 | 1.030 | 1.013 | 1.003 |
| Three Year Average | 1.082 | 1.029 | 1.011 | 1.002 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.016 | 1.013 | |
| 27 to 63 months: | | 1.046 | 1.042 | |
| 15 to 63 months: | | 1.129 | 1.127 | |

(a) Losses are on a 30/60 level for 2002-2008.
Losses are on a 25/50 level for 1995-2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Bodily Injury Excess Limits(a) Incurred Losses as of | | | | |
|------------------|--|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 96,478,922 |
| 1996 | | | | 99,904,973 | 99,147,527 |
| 1997 | | | 90,714,258 | 94,315,255 | 94,318,777 |
| 1998 | | 81,972,419 | 91,097,088 | 95,182,776 | 95,303,963 |
| 1999 | 63,790,789 | 87,006,201 | 101,210,760 | 104,682,292 | 104,825,462 |
| 2000 | 61,523,224 | 89,205,766 | 101,479,928 | 106,432,851 | 106,503,506 |
| 2001 | 72,030,506 | 103,854,315 | 118,014,383 | 122,629,813 | 121,289,771 |
| 2002 | 66,861,543 | 93,148,172 | 101,727,960 | 104,649,397 | 103,536,917 |
| 2003 | 74,401,487 | 103,801,908 | 116,615,604 | 116,888,188 | 115,815,598 |
| 2004 | 89,800,192 | 113,465,743 | 132,781,615 | 133,214,971 | 130,974,866 |
| 2005 | 88,610,946 | 116,376,407 | 125,664,167 | 126,154,319 | |
| 2006 | 99,971,849 | 129,922,922 | 139,805,871 | | |
| 2007 | 105,396,357 | 138,053,461 | | | |
| 2008 | 107,150,607 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|-----------------------|-----------|-----------|-----------|-----------|
| 1996 | | | | 0.992 |
| 1997 | | | 1.040 | 1.000 |
| 1998 | | 1.111 | 1.045 | 1.001 |
| 1999 | 1.364 | 1.163 | 1.034 | 1.001 |
| 2000 | 1.450 | 1.138 | 1.049 | 1.001 |
| 2001 | 1.442 | 1.136 | 1.039 | 0.989 |
| 2002 | 1.393 | 1.092 | 1.029 | 0.989 |
| 2003 | 1.395 | 1.123 | 1.002 | 0.991 |
| 2004 | 1.264 | 1.170 | 1.003 | 0.983 |
| 2005 | 1.313 | 1.080 | 1.004 | |
| 2006 | 1.300 | 1.076 | | |
| 2007 | 1.310 | | | |
| Five Year Average | 1.316 | 1.108 | 1.015 | 0.991 |
| Three Year Average | 1.308 | 1.109 | 1.003 | 0.988 |

| | Five Year | Three Year |
|------------------|-----------|------------|
| 39 to 63 months: | 1.006 | 0.991 |
| 27 to 63 months: | 1.115 | 1.099 |
| 15 to 63 months: | 1.467 | 1.437 |

(a) Losses are on a 30/60 level for 2002-2008.
Losses are on a 25/50 level for 1995-2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Property Damage Basic Limits(a) Incurred Losses as of | | | | |
|------------------|---|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 387,183,990 |
| 1996 | | | | 434,999,549 | 434,974,174 |
| 1997 | | | 441,423,147 | 441,741,292 | 441,578,911 |
| 1998 | | 452,317,568 | 452,935,631 | 452,975,900 | 453,159,687 |
| 1999 | 478,925,504 | 483,717,639 | 485,252,017 | 485,572,450 | 485,440,645 |
| 2000 | 499,816,464 | 510,105,451 | 508,023,076 | 508,052,039 | 508,060,163 |
| 2001 | 494,139,577 | 501,761,686 | 502,671,629 | 503,203,863 | 502,958,797 |
| 2002 | 521,387,936 | 529,534,675 | 531,145,335 | 532,186,698 | 531,950,120 |
| 2003 | 537,475,817 | 547,204,102 | 549,683,599 | 549,242,647 | 549,474,560 |
| 2004 | 540,779,130 | 552,344,575 | 560,950,492 | 561,749,173 | 561,677,462 |
| 2005 | 560,372,482 | 572,679,307 | 574,144,621 | 574,489,789 | |
| 2006 | 585,759,190 | 596,197,749 | 597,541,905 | | |
| 2007 | 590,039,880 | 601,092,934 | | | |
| 2008 | 586,290,214 | | | | |

| Accident Year | Loss Development Factors | | | |
|-----------------------|--------------------------|-----------|-----------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.000 |
| 1997 | | | 1.001 | 1.000 |
| 1998 | | 1.001 | 1.000 | 1.000 |
| 1999 | 1.010 | 1.003 | 1.001 | 1.000 |
| 2000 | 1.021 | 0.996 | 1.000 | 1.000 |
| 2001 | 1.015 | 1.002 | 1.001 | 1.000 |
| 2002 | 1.016 | 1.003 | 1.002 | 1.000 |
| 2003 | 1.018 | 1.005 | 0.999 | 1.000 |
| 2004 | 1.021 | 1.016 | 1.001 | 1.000 |
| 2005 | 1.022 | 1.003 | 1.001 | |
| 2006 | 1.018 | 1.002 | | |
| 2007 | 1.019 | | | |
| Five Year Average | 1.020 | 1.006 | 1.001 | 1.000 |
| Three Year Average | 1.020 | 1.007 | 1.000 | 1.000 |

| | Five Year | Three Year |
|------------------|-----------|------------|
| 39 to 63 months: | 1.001 | 1.000 |
| 27 to 63 months: | 1.007 | 1.007 |
| 15 to 63 months: | 1.027 | 1.027 |

(a) Losses are on a \$25,000 level for 2002-2008.
Losses are on a \$15,000 level for 1995-2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Property Damage Excess Limits(a) Incurred Losses as of | | | | |
|------------------|--|------------|------------|------------|------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 5,550,016 |
| 1996 | | | | 7,802,433 | 7,637,344 |
| 1997 | | | 8,699,442 | 8,582,461 | 8,560,273 |
| 1998 | | 10,416,403 | 10,433,189 | 10,432,959 | 10,194,028 |
| 1999 | 12,290,268 | 11,356,963 | 11,368,177 | 11,188,297 | 11,162,968 |
| 2000 | 12,245,392 | 12,275,225 | 12,101,683 | 12,240,868 | 12,174,833 |
| 2001 | 15,468,085 | 14,746,275 | 14,837,294 | 14,597,979 | 14,633,561 |
| 2002 | 2,521,015 | 2,616,537 | 2,630,144 | 2,590,768 | 2,477,167 |
| 2003 | 5,320,187 | 4,544,185 | 3,630,504 | 3,621,431 | 3,594,971 |
| 2004 | 4,930,566 | 3,571,223 | 3,549,725 | 3,638,768 | 3,604,892 |
| 2005 | 4,291,787 | 4,089,165 | 4,058,670 | 3,979,858 | |
| 2006 | 4,188,849 | 4,263,003 | 4,268,609 | | |
| 2007 | 3,896,440 | 4,526,060 | | | |
| 2008 | 4,770,912 | | | | |

| Accident Year | Loss Development Factors | | | |
|-----------------------|--------------------------|-----------|-----------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 0.979 |
| 1997 | | | 0.987 | 0.997 |
| 1998 | | 1.002 | 1.000 | 0.977 |
| 1999 | 0.924 | 1.001 | 0.984 | 0.998 |
| 2000 | 1.002 | 0.986 | 1.012 | 0.995 |
| 2001 | 0.953 | 1.006 | 0.984 | 1.002 |
| 2002 | 1.038 | 1.005 | 0.985 | 0.956 |
| 2003 | 0.854 | 0.799 | 0.998 | 0.993 |
| 2004 | 0.724 | 0.994 | 1.025 | 0.991 |
| 2005 | 0.953 | 0.993 | 0.981 | |
| 2006 | 1.018 | 1.001 | | |
| 2007 | 1.162 | | | |
| Five Year Average | 0.942 | 0.958 | 0.995 | 0.987 |
| Three Year Average | 1.044 | 0.996 | 1.001 | 0.980 |

| | Five Year | Three Year |
|------------------|-----------|------------|
| 39 to 63 months: | 0.982 | 0.981 |
| 27 to 63 months: | 0.941 | 0.977 |
| 15 to 63 months: | 0.886 | 1.020 |

(a) Losses are on a \$25,000 level for 2002-2008.
Losses are on a \$15,000 level for 1995-2001.

Losses exclude unallocated loss adjustment expense.

See attached Exhibit (3)(f).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page F-37.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Bodily Injury Paid Claims as of | | | | |
|---------------|---------------------------------|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 89,284 |
| 1996 | | | | 91,807 | 92,819 |
| 1997 | | | 88,449 | 91,253 | 92,277 |
| 1998 | | 79,605 | 85,451 | 88,361 | 89,314 |
| 1999 | 59,845 | 81,377 | 87,482 | 90,444 | 91,471 |
| 2000 | 59,539 | 80,064 | 85,793 | 88,725 | 89,700 |
| 2001 | 57,221 | 77,647 | 83,194 | 86,137 | 87,056 |
| 2002 | 60,245 | 81,132 | 87,177 | 90,102 | 90,461 |
| 2003 | 60,906 | 82,199 | 88,117 | 90,880 | 91,885 |
| 2004 | 61,763 | 83,136 | 89,871 | 92,645 | 93,391 |
| 2005 | 62,053 | 81,836 | 87,385 | 89,869 | |
| 2006 | 61,834 | 81,576 | 86,770 | | |
| 2007 | 59,048 | 77,877 | | | |
| 2008 | 56,957 | | | | |

| Accident Year | Claim Development Factors | | | |
|--------------------|---------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.011 |
| 1997 | | | 1.032 | 1.011 |
| 1998 | | 1.073 | 1.034 | 1.011 |
| 1999 | 1.360 | 1.075 | 1.034 | 1.011 |
| 2000 | 1.345 | 1.072 | 1.034 | 1.011 |
| 2001 | 1.357 | 1.071 | 1.035 | 1.011 |
| 2002 | 1.347 | 1.075 | 1.034 | 1.004 |
| 2003 | 1.350 | 1.072 | 1.031 | 1.011 |
| 2004 | 1.346 | 1.081 | 1.031 | 1.008 |
| 2005 | 1.319 | 1.068 | 1.028 | |
| 2006 | 1.319 | 1.064 | | |
| 2007 | 1.319 | | | |
| Five Year Average | 1.331 | 1.072 | 1.032 | 1.009 |
| Three Year Average | 1.319 | 1.071 | 1.030 | 1.008 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.041 | 1.038 | |
| 27 to 63 months: | | 1.116 | 1.112 | |
| 15 to 63 months: | | 1.485 | 1.467 | |

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Property Damage Paid Claims as of | | | | |
|------------------|-----------------------------------|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 203,471 |
| 1996 | | | | 215,084 | 215,157 |
| 1997 | | | 215,181 | 215,479 | 215,548 |
| 1998 | | 215,295 | 216,291 | 216,497 | 216,571 |
| 1999 | 216,348 | 222,135 | 222,961 | 223,195 | 223,252 |
| 2000 | 217,097 | 224,702 | 223,537 | 223,727 | 223,763 |
| 2001 | 216,633 | 221,788 | 222,482 | 222,688 | 222,760 |
| 2002 | 219,946 | 226,020 | 226,750 | 227,188 | 227,129 |
| 2003 | 230,206 | 236,407 | 237,156 | 236,794 | 236,914 |
| 2004 | 234,927 | 241,118 | 244,667 | 244,978 | 245,004 |
| 2005 | 238,818 | 244,659 | 245,104 | 245,254 | |
| 2006 | 240,200 | 245,554 | 245,998 | | |
| 2007 | 239,145 | 244,019 | | | |
| 2008 | 231,674 | | | | |

| Accident Year | Claim Development Factors | | | |
|-----------------------|---------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.000 |
| 1997 | | | 1.001 | 1.000 |
| 1998 | | 1.005 | 1.001 | 1.000 |
| 1999 | 1.027 | 1.004 | 1.001 | 1.000 |
| 2000 | 1.035 | 0.995 | 1.001 | 1.000 |
| 2001 | 1.024 | 1.003 | 1.001 | 1.000 |
| 2002 | 1.028 | 1.003 | 1.002 | 1.000 |
| 2003 | 1.027 | 1.003 | 0.998 | 1.001 |
| 2004 | 1.026 | 1.015 | 1.001 | 1.000 |
| 2005 | 1.024 | 1.002 | 1.001 | |
| 2006 | 1.022 | 1.002 | | |
| 2007 | 1.020 | | | |
| Five Year Average | 1.024 | 1.005 | 1.001 | 1.000 |
| Three Year Average | 1.022 | 1.006 | 1.000 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.001 | 1.000 | |
| 27 to 63 months: | | 1.006 | 1.006 | |
| 15 to 63 months: | | 1.030 | 1.028 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Medical Payments Paid Claims as of | | | | |
|------------------|------------------------------------|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 69,016 |
| 1996 | | | | 68,546 | 68,658 |
| 1997 | | | 65,830 | 66,314 | 66,404 |
| 1998 | | 60,079 | 61,326 | 61,768 | 61,856 |
| 1999 | 50,559 | 59,461 | 60,641 | 61,102 | 61,206 |
| 2000 | 50,952 | 59,085 | 60,271 | 60,725 | 60,783 |
| 2001 | 50,543 | 57,939 | 59,077 | 59,466 | 59,548 |
| 2002 | 52,732 | 60,717 | 61,839 | 62,274 | 62,348 |
| 2003 | 51,306 | 58,999 | 60,127 | 60,471 | 60,547 |
| 2004 | 49,281 | 56,604 | 58,060 | 58,571 | 58,629 |
| 2005 | 49,575 | 56,506 | 57,399 | 57,706 | |
| 2006 | 50,669 | 58,333 | 59,221 | | |
| 2007 | 47,868 | 55,053 | | | |
| 2008 | 45,865 | | | | |

| Accident Year | Claim Development Factors | | | |
|-----------------------|---------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.002 |
| 1997 | | | 1.007 | 1.001 |
| 1998 | | 1.021 | 1.007 | 1.001 |
| 1999 | 1.176 | 1.020 | 1.008 | 1.002 |
| 2000 | 1.160 | 1.020 | 1.008 | 1.001 |
| 2001 | 1.146 | 1.020 | 1.007 | 1.001 |
| 2002 | 1.151 | 1.018 | 1.007 | 1.001 |
| 2003 | 1.150 | 1.019 | 1.006 | 1.001 |
| 2004 | 1.149 | 1.026 | 1.009 | 1.001 |
| 2005 | 1.140 | 1.016 | 1.005 | |
| 2006 | 1.151 | 1.015 | | |
| 2007 | 1.150 | | | |
| Five Year Average | 1.148 | 1.019 | 1.007 | 1.001 |
| Three Year Average | 1.147 | 1.019 | 1.007 | 1.001 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.008 | 1.008 | |
| 27 to 63 months: | | 1.027 | 1.027 | |
| 15 to 63 months: | | 1.179 | 1.178 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Bodily Injury Incurred Claims as of | | | | |
|------------------|-------------------------------------|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 89,961 |
| 1996 | | | | 93,916 | 93,519 |
| 1997 | | | 93,811 | 93,427 | 93,082 |
| 1998 | | 91,239 | 90,712 | 90,465 | 89,985 |
| 1999 | 96,503 | 93,415 | 93,145 | 92,547 | 92,151 |
| 2000 | 94,009 | 92,101 | 91,137 | 90,663 | 90,349 |
| 2001 | 92,965 | 89,243 | 88,410 | 88,149 | 87,694 |
| 2002 | 96,845 | 93,413 | 92,563 | 92,015 | 91,069 |
| 2003 | 98,407 | 94,411 | 93,472 | 92,709 | 92,448 |
| 2004 | 98,867 | 95,352 | 94,812 | 94,243 | 93,921 |
| 2005 | 96,834 | 93,155 | 92,088 | 91,295 | |
| 2006 | 96,429 | 92,256 | 91,075 | | |
| 2007 | 92,006 | 88,202 | | | |
| 2008 | 89,326 | | | | |

| Accident Year | Claim Development Factors | | | |
|-----------------------|---------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 0.996 |
| 1997 | | | 0.996 | 0.996 |
| 1998 | | 0.994 | 0.997 | 0.995 |
| 1999 | 0.968 | 0.997 | 0.994 | 0.996 |
| 2000 | 0.980 | 0.990 | 0.995 | 0.997 |
| 2001 | 0.960 | 0.991 | 0.997 | 0.995 |
| 2002 | 0.965 | 0.991 | 0.994 | 0.990 |
| 2003 | 0.959 | 0.990 | 0.992 | 0.997 |
| 2004 | 0.964 | 0.994 | 0.994 | 0.997 |
| 2005 | 0.962 | 0.989 | 0.991 | |
| 2006 | 0.957 | 0.987 | | |
| 2007 | 0.959 | | | |
| Five Year Average | 0.960 | 0.990 | 0.994 | 0.995 |
| Three Year Average | 0.959 | 0.990 | 0.992 | 0.995 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 0.989 | 0.987 | |
| 27 to 63 months: | | 0.979 | 0.977 | |
| 15 to 63 months: | | 0.940 | 0.937 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Property Damage Incurred Claims as of | | | | |
|------------------|---------------------------------------|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 203,511 |
| 1996 | | | | 215,218 | 215,208 |
| 1997 | | | 215,487 | 215,587 | 215,600 |
| 1998 | | 216,238 | 216,588 | 216,617 | 216,601 |
| 1999 | 221,998 | 223,310 | 223,277 | 223,319 | 223,301 |
| 2000 | 221,905 | 225,602 | 223,938 | 223,917 | 223,876 |
| 2001 | 221,341 | 222,619 | 222,858 | 222,923 | 222,788 |
| 2002 | 225,129 | 226,768 | 227,050 | 227,280 | 227,151 |
| 2003 | 235,482 | 236,947 | 237,345 | 236,866 | 236,927 |
| 2004 | 239,528 | 241,668 | 244,848 | 245,053 | 245,030 |
| 2005 | 242,482 | 245,096 | 245,287 | 245,325 | |
| 2006 | 243,912 | 245,951 | 246,131 | | |
| 2007 | 242,462 | 244,404 | | | |
| 2008 | 235,332 | | | | |

| Accident Year | Claim Development Factors | | | |
|-----------------------|---------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.000 |
| 1997 | | | 1.000 | 1.000 |
| 1998 | | 1.002 | 1.000 | 1.000 |
| 1999 | 1.006 | 1.000 | 1.000 | 1.000 |
| 2000 | 1.017 | 0.993 | 1.000 | 1.000 |
| 2001 | 1.006 | 1.001 | 1.000 | 0.999 |
| 2002 | 1.007 | 1.001 | 1.001 | 0.999 |
| 2003 | 1.006 | 1.002 | 0.998 | 1.000 |
| 2004 | 1.009 | 1.013 | 1.001 | 1.000 |
| 2005 | 1.011 | 1.001 | 1.000 | |
| 2006 | 1.008 | 1.001 | | |
| 2007 | 1.008 | | | |
| Five Year Average | 1.008 | 1.004 | 1.000 | 1.000 |
| Three Year Average | 1.009 | 1.005 | 1.000 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.000 | 1.000 | |
| 27 to 63 months: | | 1.004 | 1.005 | |
| 15 to 63 months: | | 1.012 | 1.014 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

| Accident Year | Medical Payments Incurred Claims as of | | | | |
|------------------|--|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 69,057 |
| 1996 | | | | 68,706 | 68,723 |
| 1997 | | | 66,352 | 66,463 | 66,475 |
| 1998 | | 61,536 | 61,751 | 61,932 | 61,904 |
| 1999 | 59,632 | 60,882 | 61,170 | 61,296 | 61,270 |
| 2000 | 58,978 | 60,351 | 60,685 | 60,899 | 60,840 |
| 2001 | 58,107 | 59,050 | 59,472 | 59,598 | 59,579 |
| 2002 | 60,999 | 61,948 | 62,273 | 62,406 | 62,393 |
| 2003 | 59,036 | 60,027 | 60,458 | 60,586 | 60,594 |
| 2004 | 56,892 | 57,641 | 58,405 | 58,675 | 58,672 |
| 2005 | 56,522 | 57,491 | 57,769 | 57,838 | |
| 2006 | 59,284 | 59,249 | 59,545 | | |
| 2007 | 55,847 | 55,977 | | | |
| 2008 | 52,883 | | | | |

| Accident Year | Claim Development Factors | | | |
|-----------------------|---------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.000 |
| 1997 | | | 1.002 | 1.000 |
| 1998 | | 1.003 | 1.003 | 1.000 |
| 1999 | 1.021 | 1.005 | 1.002 | 1.000 |
| 2000 | 1.023 | 1.006 | 1.004 | 0.999 |
| 2001 | 1.016 | 1.007 | 1.002 | 1.000 |
| 2002 | 1.016 | 1.005 | 1.002 | 1.000 |
| 2003 | 1.017 | 1.007 | 1.002 | 1.000 |
| 2004 | 1.013 | 1.013 | 1.005 | 1.000 |
| 2005 | 1.017 | 1.005 | 1.001 | |
| 2006 | 0.999 | 1.005 | | |
| 2007 | 1.002 | | | |
| Five Year Average | 1.010 | 1.007 | 1.002 | 1.000 |
| Three Year Average | 1.006 | 1.008 | 1.003 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.002 | 1.003 | |
| 27 to 63 months: | | 1.009 | 1.011 | |
| 15 to 63 months: | | 1.019 | 1.017 | |

See attached Exhibit (3)(g).

To the extent that such data are available, the corresponding earned premium and exposures are shown on page F-37.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Bodily Injury Outstanding Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months |
|---------------|-----------|-----------|-----------|
| 1995 | | | |
| 1996 | | | |
| 1997 | | | 5,362 |
| 1998 | | 11,634 | 5,261 |
| 1999 | 36,658 | 12,038 | 5,663 |
| 2000 | 34,470 | 12,037 | 5,344 |
| 2001 | 35,744 | 11,596 | 5,216 |
| 2002 | 36,600 | 12,281 | 5,386 |
| 2003 | 37,501 | 12,212 | 5,355 |
| 2004 | 37,104 | 12,216 | 4,941 |
| 2005 | 34,781 | 11,319 | 4,703 |
| 2006 | 34,595 | 10,680 | 4,305 |
| 2007 | 32,958 | 10,325 | |
| 2008 | 32,369 | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. |
|--------------------|-----------|------------|
| 1996 | | |
| 1997 | | |
| 1998 | | 0.452 |
| 1999 | 0.328 | 0.470 |
| 2000 | 0.349 | 0.444 |
| 2001 | 0.324 | 0.450 |
| 2002 | 0.336 | 0.439 |
| 2003 | 0.326 | 0.439 |
| 2004 | 0.329 | 0.404 |
| 2005 | 0.325 | 0.415 |
| 2006 | 0.309 | 0.403 |
| 2007 | 0.313 | |
| Five Year Average | 0.320 | 0.420 |
| Three Year Average | 0.316 | 0.407 |
| | Five Year | Three Year |
| 27 to 39 months: | 0.420 | 0.407 |
| 15 to 39 months: | 0.134 | 0.129 |

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Property Damage Outstanding Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months |
|------------------|-----------|-----------|-----------|
| 1995 | | | |
| 1996 | | | |
| 1997 | | | 306 |
| 1998 | | 943 | 297 |
| 1999 | 5,650 | 1,175 | 316 |
| 2000 | 4,808 | 900 | 401 |
| 2001 | 4,708 | 831 | 376 |
| 2002 | 5,183 | 748 | 300 |
| 2003 | 5,276 | 540 | 189 |
| 2004 | 4,601 | 550 | 181 |
| 2005 | 3,664 | 437 | 183 |
| 2006 | 3,712 | 397 | 133 |
| 2007 | 3,317 | 385 | |
| 2008 | 3,658 | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. |
|-----------------------|-----------|------------|
| 1996 | | |
| 1997 | | |
| 1998 | | 0.315 |
| 1999 | 0.208 | 0.269 |
| 2000 | 0.187 | 0.446 |
| 2001 | 0.177 | 0.452 |
| 2002 | 0.144 | 0.401 |
| 2003 | 0.102 | 0.350 |
| 2004 | 0.120 | 0.329 |
| 2005 | 0.119 | 0.419 |
| 2006 | 0.107 | 0.335 |
| 2007 | 0.116 | |
| Five Year Average | 0.113 | 0.367 |
| Three Year Average | 0.114 | 0.361 |
| | Five Year | Three Year |
| 27 to 39 months: | 0.367 | 0.361 |
| 15 to 39 months: | 0.041 | 0.041 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

Medical Payments Outstanding Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months |
|------------------|-----------|-----------|-----------|
| 1995 | | | |
| 1996 | | | |
| 1997 | | | 522 |
| 1998 | | 1,457 | 425 |
| 1999 | 9,073 | 1,421 | 529 |
| 2000 | 8,026 | 1,266 | 414 |
| 2001 | 7,564 | 1,111 | 395 |
| 2002 | 8,267 | 1,231 | 434 |
| 2003 | 7,730 | 1,028 | 331 |
| 2004 | 7,611 | 1,037 | 345 |
| 2005 | 6,947 | 985 | 370 |
| 2006 | 8,615 | 916 | 324 |
| 2007 | 7,979 | 924 | |
| 2008 | 7,018 | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. |
|-----------------------|-----------|------------|
| 1996 | | |
| 1997 | | |
| 1998 | | 0.292 |
| 1999 | 0.157 | 0.372 |
| 2000 | 0.158 | 0.327 |
| 2001 | 0.147 | 0.356 |
| 2002 | 0.149 | 0.353 |
| 2003 | 0.133 | 0.322 |
| 2004 | 0.136 | 0.333 |
| 2005 | 0.142 | 0.376 |
| 2006 | 0.106 | 0.354 |
| 2007 | 0.116 | |
| | | |
| Five Year Average | 0.127 | 0.348 |
| | | |
| Three Year Average | 0.121 | 0.354 |
| | | |
| | Five Year | Three Year |
| | | |
| 27 to 39 months: | 0.348 | 0.354 |
| 15 to 39 months: | 0.044 | 0.043 |

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

EARNED EXPOSURES BY COVERAGE

VOLUNTARY ONLY

| <u>YEAR</u> | <u>BODILY INJURY</u> | <u>PROPERTY DAMAGE</u> | <u>MEDICAL PAYMENTS</u> |
|-------------|--------------------------|----------------------------|-----------------------------|
| 2004 | 4,743,139 | 4,743,139 | 3,784,889 |
| 2005 | 4,886,177 | 4,886,177 | 3,889,376 |
| 2006 | 5,048,969 | 5,048,969 | 3,946,412 |
| 2007 | 5,224,124 | 5,224,124 | 4,055,170 |
| 2008 | 5,408,661 | 5,408,661 | 4,178,186 |

CEDED ONLY

| <u>YEAR</u> | <u>BODILY INJURY</u> | <u>PROPERTY DAMAGE</u> | <u>MEDICAL PAYMENTS</u> |
|-------------|--------------------------|----------------------------|-----------------------------|
| 2004 | 1,473,746 | 1,473,746 | 890,259 |
| 2005 | 1,494,451 | 1,494,451 | 908,462 |
| 2006 | 1,530,495 | 1,530,495 | 907,180 |
| 2007 | 1,512,050 | 1,512,050 | 909,186 |
| 2008 | 1,448,988 | 1,448,988 | 866,118 |

ESTIMATED EARNED PREMIUM BY COVERAGE

VOLUNTARY ONLY

| <u>YEAR</u> | <u>BODILY INJURY</u> | <u>PROPERTY DAMAGE</u> | <u>MEDICAL PAYMENTS</u> |
|-------------|--------------------------|----------------------------|-----------------------------|
| 2004 | 640,538,388 | 640,825,636 | 95,274,269 |
| 2005 | 663,250,471 | 662,026,790 | 96,916,917 |
| 2006 | 705,454,398 | 692,593,689 | 98,942,801 |
| 2007 | 791,670,411 | 729,450,610 | 119,927,527 |
| 2008 | 827,831,931 | 756,111,891 | 126,431,314 |

CEDED ONLY

| <u>YEAR</u> | <u>BODILY INJURY</u> | <u>PROPERTY DAMAGE</u> | <u>MEDICAL PAYMENTS</u> |
|-------------|--------------------------|----------------------------|-----------------------------|
| 2004 | 360,789,836 | 303,706,749 | 31,853,745 |
| 2005 | 391,343,938 | 315,485,423 | 38,101,235 |
| 2006 | 366,428,485 | 323,947,622 | 30,905,916 |
| 2007 | 395,184,856 | 289,266,643 | 33,786,159 |
| 2008 | 357,216,344 | 283,308,326 | 31,346,313 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

| Accident Year | Bodily Injury Total Limits Paid Losses as of | | | | |
|------------------|--|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 363,133,994 |
| 1996 | | | | 346,429,686 | 364,158,644 |
| 1997 | | | 312,051,907 | 349,688,161 | 366,319,867 |
| 1998 | | 249,502,212 | 310,492,979 | 345,198,499 | 363,799,178 |
| 1999 | 136,928,680 | 262,289,392 | 327,202,535 | 364,470,808 | 384,298,124 |
| 2000 | 145,341,494 | 268,448,618 | 331,605,380 | 371,955,668 | 390,855,362 |
| 2001 | 135,919,115 | 264,105,448 | 331,110,357 | 373,432,756 | 392,076,769 |
| 2002 | 144,659,219 | 277,908,596 | 346,317,622 | 388,085,630 | 405,462,685 |
| 2003 | 144,007,524 | 290,116,674 | 357,174,830 | 401,245,592 | 420,085,462 |
| 2004 | 150,070,170 | 292,864,126 | 378,790,997 | 423,227,080 | 438,584,408 |
| 2005 | 161,959,557 | 305,903,777 | 378,784,866 | 421,357,267 | |
| 2006 | 169,423,762 | 327,714,985 | 405,835,764 | | |
| 2007 | 185,428,933 | 355,345,577 | | | |
| 2008 | 197,843,610 | | | | |

| Accident Year | Loss Development Factors | | | |
|-----------------------|--------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.051 |
| 1997 | | | 1.121 | 1.048 |
| 1998 | | 1.244 | 1.112 | 1.054 |
| 1999 | 1.916 | 1.247 | 1.114 | 1.054 |
| 2000 | 1.847 | 1.235 | 1.122 | 1.051 |
| 2001 | 1.943 | 1.254 | 1.128 | 1.050 |
| 2002 | 1.921 | 1.246 | 1.121 | 1.045 |
| 2003 | 2.015 | 1.231 | 1.123 | 1.047 |
| 2004 | 1.952 | 1.293 | 1.117 | 1.036 |
| 2005 | 1.889 | 1.238 | 1.112 | |
| 2006 | 1.934 | 1.238 | | |
| 2007 | 1.916 | | | |
| Five Year Average | 1.941 | 1.249 | 1.120 | 1.046 |
| Three Year Average | 1.913 | 1.256 | 1.117 | 1.043 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.172 | 1.165 | |
| 27 to 63 months: | | 1.464 | 1.463 | |
| 15 to 63 months: | | 2.842 | 2.799 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

| Accident Year | Property Damage Total Limits Paid Losses as of | | | | |
|------------------|--|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 248,442,721 |
| 1996 | | | | 277,172,158 | 277,283,992 |
| 1997 | | | 281,952,172 | 282,533,615 | 282,721,197 |
| 1998 | | 295,893,318 | 297,624,497 | 298,142,455 | 298,255,646 |
| 1999 | 311,224,865 | 319,543,751 | 321,709,041 | 322,118,970 | 322,251,238 |
| 2000 | 330,726,703 | 345,020,813 | 343,267,588 | 343,840,594 | 344,026,169 |
| 2001 | 324,681,232 | 336,106,138 | 337,702,119 | 338,424,158 | 338,637,394 |
| 2002 | 330,325,524 | 341,696,639 | 343,743,769 | 344,754,539 | 345,031,243 |
| 2003 | 336,393,949 | 347,871,948 | 349,428,023 | 350,094,712 | 350,329,903 |
| 2004 | 336,418,727 | 347,690,883 | 350,323,622 | 351,201,828 | 351,314,297 |
| 2005 | 349,176,567 | 362,204,335 | 363,657,104 | 364,242,890 | |
| 2006 | 368,458,247 | 381,371,861 | 382,979,610 | | |
| 2007 | 383,758,623 | 397,180,253 | | | |
| 2008 | 396,813,906 | | | | |

| Accident Year | Loss Development Factors | | | |
|------------------|--------------------------|-----------|-----------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.000 |
| 1997 | | | 1.002 | 1.001 |
| 1998 | | 1.006 | 1.002 | 1.000 |
| 1999 | 1.027 | 1.007 | 1.001 | 1.000 |
| 2000 | 1.043 | 0.995 | 1.002 | 1.001 |
| 2001 | 1.035 | 1.005 | 1.002 | 1.001 |
| 2002 | 1.034 | 1.006 | 1.003 | 1.001 |
| 2003 | 1.034 | 1.004 | 1.002 | 1.001 |
| 2004 | 1.034 | 1.008 | 1.003 | 1.000 |
| 2005 | 1.037 | 1.004 | 1.002 | |
| 2006 | 1.035 | 1.004 | | |
| 2007 | 1.035 | | | |

| | | | | |
|----------------------|-------|-------|-------|-------|
| Five Year Average | 1.035 | 1.005 | 1.002 | 1.001 |
|----------------------|-------|-------|-------|-------|

| | | | | |
|-----------------------|-------|-------|-------|-------|
| Three Year Average | 1.036 | 1.005 | 1.002 | 1.001 |
|-----------------------|-------|-------|-------|-------|

| | Five Year | Three Year |
|------------------|-----------|------------|
| 39 to 63 months: | 1.003 | 1.003 |
| 27 to 63 months: | 1.008 | 1.008 |
| 15 to 63 months: | 1.043 | 1.044 |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary Only

| Accident Year | Medical Payments Total Limits Paid Losses as of | | | | |
|---------------|---|------------|------------|------------|------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 57,077,554 |
| 1996 | | | | 56,470,917 | 56,811,251 |
| 1997 | | | 55,142,839 | 56,099,297 | 56,383,066 |
| 1998 | | 51,981,434 | 54,064,403 | 54,900,325 | 55,169,555 |
| 1999 | 43,858,526 | 54,378,026 | 56,378,034 | 57,412,858 | 57,550,784 |
| 2000 | 46,002,305 | 55,806,584 | 57,959,165 | 59,021,329 | 59,187,508 |
| 2001 | 48,384,631 | 58,718,043 | 61,263,212 | 62,202,986 | 62,457,064 |
| 2002 | 51,922,666 | 62,694,663 | 65,325,155 | 66,246,138 | 66,421,527 |
| 2003 | 52,255,242 | 64,218,044 | 66,054,543 | 67,073,610 | 67,255,810 |
| 2004 | 50,890,226 | 61,429,444 | 63,330,746 | 64,268,637 | 64,543,097 |
| 2005 | 51,811,123 | 61,718,993 | 63,620,412 | 64,254,770 | |
| 2006 | 53,565,415 | 64,395,941 | 66,066,536 | | |
| 2007 | 54,715,738 | 65,001,580 | | | |
| 2008 | 55,693,230 | | | | |

| Accident Year | Loss Development Factors | | | |
|---------------|--------------------------|-----------|-----------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.006 |
| 1997 | | | 1.017 | 1.005 |
| 1998 | | 1.040 | 1.015 | 1.005 |
| 1999 | 1.240 | 1.037 | 1.018 | 1.002 |
| 2000 | 1.213 | 1.039 | 1.018 | 1.003 |
| 2001 | 1.214 | 1.043 | 1.015 | 1.004 |
| 2002 | 1.207 | 1.042 | 1.014 | 1.003 |
| 2003 | 1.229 | 1.029 | 1.015 | 1.003 |
| 2004 | 1.207 | 1.031 | 1.015 | 1.004 |
| 2005 | 1.191 | 1.031 | 1.010 | |
| 2006 | 1.202 | 1.026 | | |
| 2007 | 1.188 | | | |

| | | | | |
|-------------------|-------|-------|-------|-------|
| Five Year Average | 1.203 | 1.032 | 1.014 | 1.003 |
|-------------------|-------|-------|-------|-------|

| | | | | |
|--------------------|-------|-------|-------|-------|
| Three Year Average | 1.194 | 1.029 | 1.013 | 1.003 |
|--------------------|-------|-------|-------|-------|

| | Five Year | Three Year |
|------------------|-----------|------------|
| 39 to 63 months: | 1.017 | 1.016 |
| 27 to 63 months: | 1.050 | 1.045 |
| 15 to 63 months: | 1.263 | 1.248 |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

| Accident Year | Bodily Injury Total Limits Incurred Losses as of | | | | |
|------------------|--|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 372,286,476 |
| 1996 | | | | 371,745,045 | 372,325,990 |
| 1997 | | | 364,924,210 | 371,778,989 | 373,561,529 |
| 1998 | | 351,445,425 | 363,364,191 | 369,619,589 | 370,853,319 |
| 1999 | 341,970,362 | 366,026,255 | 384,335,134 | 391,183,332 | 393,357,986 |
| 2000 | 332,390,379 | 368,908,257 | 387,134,717 | 396,753,921 | 398,733,679 |
| 2001 | 339,217,710 | 372,371,262 | 390,933,974 | 399,505,127 | 399,848,937 |
| 2002 | 353,667,044 | 389,313,941 | 403,078,765 | 413,871,348 | 414,099,441 |
| 2003 | 357,539,084 | 400,924,950 | 423,616,821 | 427,707,079 | 428,297,131 |
| 2004 | 381,086,400 | 413,617,152 | 441,772,958 | 446,003,689 | 445,857,343 |
| 2005 | 378,466,761 | 423,501,465 | 439,793,827 | 444,696,826 | |
| 2006 | 404,910,982 | 452,557,791 | 468,847,636 | | |
| 2007 | 433,231,587 | 483,813,501 | | | |
| 2008 | 448,369,249 | | | | |

| Accident Year | Loss Development Factors | | | |
|-----------------------|--------------------------|-----------|-----------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.002 |
| 1997 | | | 1.019 | 1.005 |
| 1998 | | 1.034 | 1.017 | 1.003 |
| 1999 | 1.070 | 1.050 | 1.018 | 1.006 |
| 2000 | 1.110 | 1.049 | 1.025 | 1.005 |
| 2001 | 1.098 | 1.050 | 1.022 | 1.001 |
| 2002 | 1.101 | 1.035 | 1.027 | 1.001 |
| 2003 | 1.121 | 1.057 | 1.010 | 1.001 |
| 2004 | 1.085 | 1.068 | 1.010 | 1.000 |
| 2005 | 1.119 | 1.038 | 1.011 | |
| 2006 | 1.118 | 1.036 | | |
| 2007 | 1.117 | | | |
| Five Year Average | 1.112 | 1.047 | 1.016 | 1.002 |
| Three Year Average | 1.118 | 1.047 | 1.010 | 1.001 |

| | Five Year | Three Year |
|------------------|-----------|------------|
| 39 to 63 months: | 1.018 | 1.011 |
| 27 to 63 months: | 1.066 | 1.059 |
| 15 to 63 months: | 1.185 | 1.184 |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

| Accident Year | Property Damage Total Limits Incurred Losses as of | | | | |
|------------------|--|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 248,616,262 |
| 1996 | | | | 277,526,896 | 277,431,035 |
| 1997 | | | 282,816,409 | 283,027,208 | 282,865,304 |
| 1998 | | 298,005,358 | 298,510,484 | 298,469,768 | 298,306,952 |
| 1999 | 321,836,464 | 321,832,900 | 322,569,675 | 322,410,874 | 322,299,995 |
| 2000 | 340,096,434 | 347,224,747 | 343,980,168 | 344,040,973 | 344,081,913 |
| 2001 | 334,870,040 | 338,075,600 | 338,673,729 | 338,830,423 | 338,806,939 |
| 2002 | 338,996,505 | 343,527,271 | 344,531,462 | 345,219,230 | 345,136,473 |
| 2003 | 345,413,531 | 349,415,194 | 350,134,574 | 350,427,315 | 350,457,196 |
| 2004 | 344,995,813 | 349,026,069 | 350,898,801 | 351,545,753 | 351,528,664 |
| 2005 | 356,699,420 | 363,790,808 | 364,323,094 | 364,583,185 | |
| 2006 | 377,302,016 | 382,816,995 | 383,596,039 | | |
| 2007 | 391,294,009 | 398,612,912 | | | |
| 2008 | 406,361,920 | | | | |

| Accident Year | Loss Development Factors | | | |
|-----------------------|--------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.000 |
| 1997 | | | 1.001 | 0.999 |
| 1998 | | 1.002 | 1.000 | 0.999 |
| 1999 | 1.000 | 1.002 | 1.000 | 1.000 |
| 2000 | 1.021 | 0.991 | 1.000 | 1.000 |
| 2001 | 1.010 | 1.002 | 1.000 | 1.000 |
| 2002 | 1.013 | 1.003 | 1.002 | 1.000 |
| 2003 | 1.012 | 1.002 | 1.001 | 1.000 |
| 2004 | 1.012 | 1.005 | 1.002 | 1.000 |
| 2005 | 1.020 | 1.001 | 1.001 | |
| 2006 | 1.015 | 1.002 | | |
| 2007 | 1.019 | | | |
| Five Year Average | 1.016 | 1.003 | 1.001 | 1.000 |
| Three Year Average | 1.018 | 1.003 | 1.001 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.001 | 1.001 | |
| 27 to 63 months: | | 1.004 | 1.004 | |
| 15 to 63 months: | | 1.020 | 1.022 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

| Accident Year | Medical Payments Total Limits Incurred Losses as of | | | | |
|------------------|---|------------|------------|------------|------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 57,154,627 |
| 1996 | | | | 56,648,821 | 56,924,833 |
| 1997 | | | 55,777,610 | 56,382,846 | 56,488,286 |
| 1998 | | 53,591,274 | 54,668,107 | 55,173,400 | 55,244,596 |
| 1999 | 53,062,938 | 56,115,237 | 57,082,950 | 57,729,545 | 58,675,761 |
| 2000 | 54,099,493 | 57,472,357 | 58,604,710 | 59,191,875 | 59,232,269 |
| 2001 | 56,794,753 | 60,510,986 | 61,962,205 | 62,550,973 | 62,553,582 |
| 2002 | 60,543,949 | 64,654,043 | 65,892,613 | 66,491,214 | 66,485,157 |
| 2003 | 60,952,465 | 66,186,274 | 66,619,913 | 67,269,601 | 67,326,019 |
| 2004 | 60,074,640 | 62,964,357 | 63,928,606 | 64,624,228 | 64,731,090 |
| 2005 | 60,033,376 | 63,396,885 | 64,366,993 | 64,620,621 | |
| 2006 | 64,957,646 | 65,937,255 | 66,614,632 | | |
| 2007 | 65,946,301 | 66,401,680 | | | |
| 2008 | 65,334,354 | | | | |

| Accident Year | Loss Development Factors | | | |
|-----------------------|--------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.005 |
| 1997 | | | 1.011 | 1.002 |
| 1998 | | 1.020 | 1.009 | 1.001 |
| 1999 | 1.058 | 1.017 | 1.011 | 1.016 |
| 2000 | 1.062 | 1.020 | 1.010 | 1.001 |
| 2001 | 1.065 | 1.024 | 1.010 | 1.000 |
| 2002 | 1.068 | 1.019 | 1.009 | 1.000 |
| 2003 | 1.086 | 1.007 | 1.010 | 1.001 |
| 2004 | 1.048 | 1.015 | 1.011 | 1.002 |
| 2005 | 1.056 | 1.015 | 1.004 | |
| 2006 | 1.015 | 1.010 | | |
| 2007 | 1.007 | | | |
| Five Year Average | 1.042 | 1.013 | 1.009 | 1.001 |
| Three Year Average | 1.026 | 1.013 | 1.008 | 1.001 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.010 | 1.009 | |
| 27 to 63 months: | | 1.023 | 1.022 | |
| 15 to 63 months: | | 1.066 | 1.049 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

| Accident Year | Bodily Injury Basic Limits(a) Incurred Losses as of | | | | |
|------------------|---|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 294,571,781 |
| 1996 | | | | 290,370,189 | 291,170,689 |
| 1997 | | | 289,753,370 | 293,417,186 | 294,710,485 |
| 1998 | | 283,443,817 | 287,122,200 | 290,335,486 | 291,518,174 |
| 1999 | 287,757,237 | 291,278,162 | 297,711,334 | 301,975,729 | 304,112,726 |
| 2000 | 280,701,710 | 294,453,525 | 302,382,187 | 307,529,213 | 309,167,129 |
| 2001 | 281,350,691 | 289,660,333 | 296,848,925 | 301,545,062 | 303,573,316 |
| 2002 | 297,658,702 | 311,450,105 | 319,847,860 | 326,010,865 | 327,050,021 |
| 2003 | 295,844,986 | 316,186,188 | 327,672,300 | 331,622,074 | 333,333,687 |
| 2004 | 307,303,201 | 320,585,803 | 331,151,859 | 334,910,084 | 336,193,521 |
| 2005 | 307,770,192 | 329,825,284 | 338,236,342 | 342,202,111 | |
| 2006 | 325,803,683 | 346,885,647 | 354,533,512 | | |
| 2007 | 345,895,341 | 369,591,579 | | | |
| 2008 | 360,805,961 | | | | |

| Accident Year | Loss Development Factors | | | |
|------------------|--------------------------|-----------|-----------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.003 |
| 1997 | | | 1.013 | 1.004 |
| 1998 | | 1.013 | 1.011 | 1.004 |
| 1999 | 1.012 | 1.022 | 1.014 | 1.007 |
| 2000 | 1.049 | 1.027 | 1.017 | 1.005 |
| 2001 | 1.030 | 1.025 | 1.016 | 1.007 |
| 2002 | 1.046 | 1.027 | 1.019 | 1.003 |
| 2003 | 1.069 | 1.036 | 1.012 | 1.005 |
| 2004 | 1.043 | 1.033 | 1.011 | 1.004 |
| 2005 | 1.072 | 1.026 | 1.012 | |
| 2006 | 1.065 | 1.022 | | |
| 2007 | 1.069 | | | |

| | | | | |
|----------------------|-------|-------|-------|-------|
| Five Year Average | 1.064 | 1.029 | 1.014 | 1.005 |
|----------------------|-------|-------|-------|-------|

| | | | | |
|-----------------------|-------|-------|-------|-------|
| Three Year Average | 1.069 | 1.027 | 1.012 | 1.004 |
|-----------------------|-------|-------|-------|-------|

| | Five Year | Three Year |
|------------------|-----------|------------|
| 39 to 63 months: | 1.019 | 1.016 |
| 27 to 63 months: | 1.049 | 1.043 |
| 15 to 63 months: | 1.116 | 1.115 |

(a) Losses are on a 30/60 level for 2002-2008.
Losses are on a 25/50 level for 1995-2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Voluntary Only

| Accident Year | Property Damage Basic Limits(a) Incurred Losses as of | | | | |
|------------------|---|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 244,723,257 |
| 1996 | | | | 272,012,743 | 271,996,501 |
| 1997 | | | 276,685,201 | 276,967,434 | 276,813,730 |
| 1998 | | 290,584,122 | 290,817,272 | 290,825,415 | 290,891,530 |
| 1999 | 313,167,518 | 313,788,027 | 314,571,078 | 314,556,690 | 314,455,956 |
| 2000 | 330,730,795 | 337,810,703 | 334,749,005 | 334,771,674 | 334,834,656 |
| 2001 | 324,263,934 | 328,208,148 | 328,832,646 | 329,114,106 | 329,140,804 |
| 2002 | 337,116,430 | 341,671,564 | 342,630,222 | 343,327,511 | 343,353,975 |
| 2003 | 340,874,531 | 345,542,595 | 347,175,978 | 347,499,636 | 347,560,146 |
| 2004 | 341,071,267 | 346,449,762 | 348,374,612 | 348,898,909 | 348,886,208 |
| 2005 | 353,373,762 | 360,658,158 | 361,241,374 | 361,505,429 | |
| 2006 | 374,146,048 | 379,531,545 | 380,274,165 | | |
| 2007 | 388,280,539 | 395,216,896 | | | |
| 2008 | 402,409,664 | | | | |

| Accident Year | Loss Development Factors | | | |
|-----------------------|--------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.000 |
| 1997 | | | 1.001 | 0.999 |
| 1998 | | 1.001 | 1.000 | 1.000 |
| 1999 | 1.002 | 1.002 | 1.000 | 1.000 |
| 2000 | 1.021 | 0.991 | 1.000 | 1.000 |
| 2001 | 1.012 | 1.002 | 1.001 | 1.000 |
| 2002 | 1.014 | 1.003 | 1.002 | 1.000 |
| 2003 | 1.014 | 1.005 | 1.001 | 1.000 |
| 2004 | 1.016 | 1.006 | 1.002 | 1.000 |
| 2005 | 1.021 | 1.002 | 1.001 | |
| 2006 | 1.014 | 1.002 | | |
| 2007 | 1.018 | | | |
| Five Year Average | 1.017 | 1.004 | 1.001 | 1.000 |
| Three Year Average | 1.018 | 1.003 | 1.001 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.001 | 1.001 | |
| 27 to 63 months: | | 1.005 | 1.004 | |
| 15 to 63 months: | | 1.022 | 1.022 | |

(a) Losses are on a \$25,000 level for 2002-2008.
Losses are on a \$15,000 level for 1995-2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

| Accident Year | Bodily Injury Paid Claims as of | | | | |
|------------------|---------------------------------|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 50,828 |
| 1996 | | | | 50,971 | 51,601 |
| 1997 | | | 49,060 | 50,677 | 51,312 |
| 1998 | | 45,185 | 48,526 | 50,236 | 50,789 |
| 1999 | 34,948 | 46,816 | 50,282 | 51,998 | 52,623 |
| 2000 | 35,764 | 47,333 | 50,617 | 52,429 | 53,079 |
| 2001 | 34,241 | 46,028 | 49,435 | 51,277 | 51,873 |
| 2002 | 35,848 | 47,874 | 51,346 | 53,077 | 53,585 |
| 2003 | 35,861 | 47,815 | 51,112 | 52,867 | 53,419 |
| 2004 | 35,604 | 47,584 | 50,947 | 52,587 | 53,037 |
| 2005 | 36,122 | 47,272 | 50,474 | 51,957 | |
| 2006 | 36,008 | 47,402 | 50,495 | | |
| 2007 | 35,586 | 47,263 | | | |
| 2008 | 34,994 | | | | |

| Accident Year | Claim Development Factors | | | |
|-----------------------|---------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.012 |
| 1997 | | | 1.033 | 1.013 |
| 1998 | | 1.074 | 1.035 | 1.011 |
| 1999 | 1.340 | 1.074 | 1.034 | 1.012 |
| 2000 | 1.323 | 1.069 | 1.036 | 1.012 |
| 2001 | 1.344 | 1.074 | 1.037 | 1.012 |
| 2002 | 1.335 | 1.073 | 1.034 | 1.010 |
| 2003 | 1.333 | 1.069 | 1.034 | 1.010 |
| 2004 | 1.336 | 1.071 | 1.032 | 1.009 |
| 2005 | 1.309 | 1.068 | 1.029 | |
| 2006 | 1.316 | 1.065 | | |
| 2007 | 1.328 | | | |
| Five Year Average | 1.324 | 1.069 | 1.033 | 1.011 |
| Three Year Average | 1.318 | 1.068 | 1.032 | 1.010 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.044 | 1.042 | |
| 27 to 63 months: | | 1.116 | 1.113 | |
| 15 to 63 months: | | 1.478 | 1.467 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

| Accident Year | Property Damage Paid Claims as of | | | | |
|------------------|-----------------------------------|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 127,384 |
| 1996 | | | | 132,933 | 132,981 |
| 1997 | | | 133,550 | 133,747 | 133,800 |
| 1998 | | 136,492 | 137,115 | 137,235 | 137,263 |
| 1999 | 139,595 | 142,084 | 142,552 | 142,589 | 142,628 |
| 2000 | 142,423 | 147,633 | 145,909 | 146,026 | 146,044 |
| 2001 | 142,114 | 144,690 | 145,138 | 145,269 | 145,312 |
| 2002 | 142,112 | 145,639 | 146,073 | 146,305 | 146,386 |
| 2003 | 142,890 | 146,241 | 146,644 | 146,723 | 146,752 |
| 2004 | 143,403 | 146,792 | 147,341 | 147,568 | 147,581 |
| 2005 | 146,065 | 149,555 | 149,747 | 149,828 | |
| 2006 | 150,334 | 153,454 | 153,717 | | |
| 2007 | 155,155 | 158,343 | | | |
| 2008 | 157,206 | | | | |

| Accident Year | Claim Development Factors | | | |
|-----------------------|---------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.000 |
| 1997 | | | 1.001 | 1.000 |
| 1998 | | 1.005 | 1.001 | 1.000 |
| 1999 | 1.018 | 1.003 | 1.000 | 1.000 |
| 2000 | 1.037 | 0.988 | 1.001 | 1.000 |
| 2001 | 1.018 | 1.003 | 1.001 | 1.000 |
| 2002 | 1.025 | 1.003 | 1.002 | 1.001 |
| 2003 | 1.023 | 1.003 | 1.001 | 1.000 |
| 2004 | 1.024 | 1.004 | 1.002 | 1.000 |
| 2005 | 1.024 | 1.001 | 1.001 | |
| 2006 | 1.021 | 1.002 | | |
| 2007 | 1.021 | | | |
| Five Year Average | 1.023 | 1.003 | 1.001 | 1.000 |
| Three Year Average | 1.022 | 1.002 | 1.001 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.001 | 1.001 | |
| 27 to 63 months: | | 1.004 | 1.003 | |
| 15 to 63 months: | | 1.027 | 1.025 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

| Accident Year | Medical Payments Paid Claims as of | | | | |
|------------------|------------------------------------|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 42,761 |
| 1996 | | | | 41,708 | 41,776 |
| 1997 | | | 40,123 | 40,486 | 40,559 |
| 1998 | | 37,416 | 38,317 | 38,667 | 38,731 |
| 1999 | 32,298 | 38,069 | 38,882 | 39,163 | 39,241 |
| 2000 | 33,650 | 39,160 | 39,932 | 40,277 | 40,325 |
| 2001 | 33,696 | 38,638 | 39,502 | 39,808 | 39,861 |
| 2002 | 34,276 | 39,705 | 40,510 | 40,813 | 40,875 |
| 2003 | 33,240 | 38,284 | 39,058 | 39,317 | 39,366 |
| 2004 | 31,189 | 35,940 | 36,629 | 37,024 | 37,071 |
| 2005 | 31,063 | 35,574 | 36,172 | 36,397 | |
| 2006 | 31,693 | 36,917 | 37,586 | | |
| 2007 | 30,303 | 35,533 | | | |
| 2008 | 29,905 | | | | |

| Accident Year | Claim Development Factors | | | |
|-----------------------|---------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.002 |
| 1997 | | | 1.009 | 1.002 |
| 1998 | | 1.024 | 1.009 | 1.002 |
| 1999 | 1.179 | 1.021 | 1.007 | 1.002 |
| 2000 | 1.164 | 1.020 | 1.009 | 1.001 |
| 2001 | 1.147 | 1.022 | 1.008 | 1.001 |
| 2002 | 1.158 | 1.020 | 1.007 | 1.002 |
| 2003 | 1.152 | 1.020 | 1.007 | 1.001 |
| 2004 | 1.152 | 1.019 | 1.011 | 1.001 |
| 2005 | 1.145 | 1.017 | 1.006 | |
| 2006 | 1.165 | 1.018 | | |
| 2007 | 1.173 | | | |
| Five Year Average | 1.157 | 1.019 | 1.008 | 1.001 |
| Three Year Average | 1.161 | 1.018 | 1.008 | 1.001 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.009 | 1.009 | |
| 27 to 63 months: | | 1.028 | 1.027 | |
| 15 to 63 months: | | 1.189 | 1.192 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

| Accident Year | Bodily Injury Incurred Claims as of | | | | |
|------------------|-------------------------------------|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 51,346 |
| 1996 | | | | 52,386 | 52,069 |
| 1997 | | | 52,492 | 52,135 | 51,832 |
| 1998 | | 52,464 | 51,915 | 51,551 | 51,207 |
| 1999 | 57,517 | 54,562 | 53,863 | 53,342 | 53,044 |
| 2000 | 57,171 | 54,901 | 54,115 | 53,687 | 53,467 |
| 2001 | 55,746 | 53,390 | 52,789 | 52,550 | 52,285 |
| 2002 | 57,489 | 55,279 | 54,650 | 54,250 | 53,943 |
| 2003 | 57,432 | 55,024 | 54,359 | 53,922 | 53,716 |
| 2004 | 56,878 | 54,535 | 53,962 | 53,580 | 53,372 |
| 2005 | 56,083 | 53,951 | 53,267 | 52,785 | |
| 2006 | 56,360 | 53,902 | 53,108 | | |
| 2007 | 56,238 | 53,732 | | | |
| 2008 | 55,256 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|-----------------------|-----------|-----------|------------|-----------|
| 1996 | | | | 0.994 |
| 1997 | | | 0.993 | 0.994 |
| 1998 | | 0.990 | 0.993 | 0.993 |
| 1999 | 0.949 | 0.987 | 0.990 | 0.994 |
| 2000 | 0.960 | 0.986 | 0.992 | 0.996 |
| 2001 | 0.958 | 0.989 | 0.995 | 0.995 |
| 2002 | 0.962 | 0.989 | 0.993 | 0.994 |
| 2003 | 0.958 | 0.988 | 0.992 | 0.996 |
| 2004 | 0.959 | 0.989 | 0.993 | 0.996 |
| 2005 | 0.962 | 0.987 | 0.991 | |
| 2006 | 0.956 | 0.985 | | |
| 2007 | 0.955 | | | |
| Five Year Average | 0.958 | 0.988 | 0.993 | 0.995 |
| Three Year Average | 0.958 | 0.987 | 0.992 | 0.995 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 0.988 | 0.987 | |
| 27 to 63 months: | | 0.976 | 0.974 | |
| 15 to 63 months: | | 0.935 | 0.933 | |

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Voluntary Only

| Accident Year | Property Damage Incurred Claims as of | | | | |
|------------------|---------------------------------------|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 127,415 |
| 1996 | | | | 133,026 | 133,020 |
| 1997 | | | 133,761 | 133,826 | 133,837 |
| 1998 | | 137,101 | 137,319 | 137,320 | 137,283 |
| 1999 | 142,944 | 142,633 | 142,749 | 142,663 | 142,646 |
| 2000 | 145,422 | 148,156 | 146,101 | 146,076 | 146,059 |
| 2001 | 145,005 | 145,139 | 145,299 | 145,327 | 145,329 |
| 2002 | 145,234 | 146,083 | 146,229 | 146,362 | 146,400 |
| 2003 | 145,932 | 146,602 | 146,767 | 146,765 | 146,762 |
| 2004 | 146,263 | 147,078 | 147,461 | 147,608 | 147,600 |
| 2005 | 148,292 | 149,843 | 149,856 | 149,873 | |
| 2006 | 152,635 | 153,713 | 153,799 | | |
| 2007 | 157,339 | 158,606 | | | |
| 2008 | 159,653 | | | | |

| Accident Year | Claim Development Factors | | | |
|-----------------------|---------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.000 |
| 1997 | | | 1.000 | 1.000 |
| 1998 | | 1.002 | 1.000 | 1.000 |
| 1999 | 0.998 | 1.001 | 0.999 | 1.000 |
| 2000 | 1.019 | 0.986 | 1.000 | 1.000 |
| 2001 | 1.001 | 1.001 | 1.000 | 1.000 |
| 2002 | 1.006 | 1.001 | 1.001 | 1.000 |
| 2003 | 1.005 | 1.001 | 1.000 | 1.000 |
| 2004 | 1.006 | 1.003 | 1.001 | 1.000 |
| 2005 | 1.010 | 1.000 | 1.000 | |
| 2006 | 1.007 | 1.001 | | |
| 2007 | 1.008 | | | |
| Five Year Average | 1.007 | 1.001 | 1.000 | 1.000 |
| Three Year Average | 1.008 | 1.001 | 1.000 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.000 | 1.000 | |
| 27 to 63 months: | | 1.001 | 1.001 | |
| 15 to 63 months: | | 1.008 | 1.009 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

| Accident Year | Medical Payments Incurred Claims as of | | | | |
|------------------|--|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 42,790 |
| 1996 | | | | 41,817 | 41,827 |
| 1997 | | | 40,493 | 40,604 | 40,618 |
| 1998 | | 38,369 | 38,652 | 38,786 | 38,764 |
| 1999 | 38,340 | 39,056 | 39,267 | 39,319 | 39,295 |
| 2000 | 39,174 | 40,060 | 40,237 | 40,402 | 40,356 |
| 2001 | 38,773 | 39,399 | 39,776 | 39,895 | 39,881 |
| 2002 | 39,568 | 40,472 | 40,791 | 40,910 | 40,900 |
| 2003 | 38,088 | 38,982 | 39,308 | 39,403 | 39,401 |
| 2004 | 35,941 | 36,635 | 36,859 | 37,093 | 37,093 |
| 2005 | 35,441 | 36,228 | 36,418 | 36,487 | |
| 2006 | 37,567 | 37,604 | 37,827 | | |
| 2007 | 36,013 | 36,192 | | | |
| 2008 | 34,700 | | | | |

| Accident Year | Claim Development Factors | | | |
|-----------------------|---------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.000 |
| 1997 | | | 1.003 | 1.000 |
| 1998 | | 1.007 | 1.003 | 0.999 |
| 1999 | 1.019 | 1.005 | 1.001 | 0.999 |
| 2000 | 1.023 | 1.004 | 1.004 | 0.999 |
| 2001 | 1.016 | 1.010 | 1.003 | 1.000 |
| 2002 | 1.023 | 1.008 | 1.003 | 1.000 |
| 2003 | 1.023 | 1.008 | 1.002 | 1.000 |
| 2004 | 1.019 | 1.006 | 1.006 | 1.000 |
| 2005 | 1.022 | 1.005 | 1.002 | |
| 2006 | 1.001 | 1.006 | | |
| 2007 | 1.005 | | | |
| Five Year Average | 1.014 | 1.007 | 1.003 | 1.000 |
| Three Year Average | 1.009 | 1.006 | 1.003 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.003 | 1.003 | |
| 27 to 63 months: | | 1.010 | 1.009 | |
| 15 to 63 months: | | 1.024 | 1.018 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

Bodily Injury Outstanding Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months |
|---------------|-----------|-----------|-----------|
| 1995 | | | |
| 1996 | | | |
| 1997 | | | 3,432 |
| 1998 | | 7,279 | 3,389 |
| 1999 | 22,569 | 7,746 | 3,581 |
| 2000 | 21,407 | 7,568 | 3,498 |
| 2001 | 21,505 | 7,362 | 3,354 |
| 2002 | 21,641 | 7,405 | 3,304 |
| 2003 | 21,571 | 7,209 | 3,247 |
| 2004 | 21,274 | 6,951 | 3,015 |
| 2005 | 19,961 | 6,679 | 2,793 |
| 2006 | 20,352 | 6,500 | 2,613 |
| 2007 | 20,652 | 6,469 | |
| 2008 | 20,262 | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. |
|--------------------|-----------|------------|
| 1996 | | |
| 1997 | | |
| 1998 | | 0.466 |
| 1999 | 0.343 | 0.462 |
| 2000 | 0.354 | 0.462 |
| 2001 | 0.342 | 0.456 |
| 2002 | 0.342 | 0.446 |
| 2003 | 0.334 | 0.450 |
| 2004 | 0.327 | 0.434 |
| 2005 | 0.335 | 0.418 |
| 2006 | 0.319 | 0.402 |
| 2007 | 0.313 | |
| Five Year Average | 0.326 | 0.430 |
| Three Year Average | 0.322 | 0.418 |
| | Five Year | Three Year |
| 27 to 39 months: | 0.430 | 0.418 |
| 15 to 39 months: | 0.140 | 0.135 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

| Accident Year | Property Damage Outstanding Claims as of | | |
|------------------|--|-----------|-----------|
| | 15 Months | 27 Months | 39 Months |
| 1995 | | | |
| 1996 | | | |
| 1997 | | | 211 |
| 1998 | | 609 | 204 |
| 1999 | 3,349 | 549 | 197 |
| 2000 | 2,999 | 523 | 192 |
| 2001 | 2,891 | 449 | 161 |
| 2002 | 3,122 | 444 | 156 |
| 2003 | 3,042 | 361 | 123 |
| 2004 | 2,860 | 286 | 120 |
| 2005 | 2,227 | 288 | 109 |
| 2006 | 2,301 | 259 | 82 |
| 2007 | 2,184 | 263 | |
| 2008 | 2,447 | | |

| Accident Year | Claim Development Factors | |
|-----------------------|---------------------------|------------|
| | 15-27 Mo. | 27-39 Mo. |
| 1996 | | |
| 1997 | | |
| 1998 | | 0.335 |
| 1999 | 0.164 | 0.359 |
| 2000 | 0.174 | 0.367 |
| 2001 | 0.155 | 0.359 |
| 2002 | 0.142 | 0.351 |
| 2003 | 0.119 | 0.341 |
| 2004 | 0.100 | 0.420 |
| 2005 | 0.129 | 0.378 |
| 2006 | 0.113 | 0.317 |
| 2007 | 0.120 | |
| Five Year Average | 0.116 | 0.361 |
| Three Year Average | 0.121 | 0.372 |
| | Five Year | Three Year |
| 27 to 39 months: | 0.361 | 0.372 |
| 15 to 39 months: | 0.042 | 0.045 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Voluntary Only

| Accident Year | Medical Payments Outstanding Claims as of | | |
|------------------|---|-----------|-----------|
| | 15 Months | 27 Months | 39 Months |
| 1995 | | | |
| 1996 | | | |
| 1997 | | | 370 |
| 1998 | | 953 | 335 |
| 1999 | 6,042 | 987 | 385 |
| 2000 | 5,524 | 900 | 305 |
| 2001 | 5,077 | 761 | 274 |
| 2002 | 5,292 | 767 | 281 |
| 2003 | 4,848 | 698 | 250 |
| 2004 | 4,752 | 695 | 230 |
| 2005 | 4,378 | 654 | 246 |
| 2006 | 5,874 | 687 | 241 |
| 2007 | 5,710 | 659 | |
| 2008 | 4,795 | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. |
|---|-----------|-----------|
| 1996 | | |
| 1997 | | |
| 1998 | | 0.352 |
| 1999 | 0.163 | 0.390 |
| 2000 | 0.163 | 0.339 |
| 2001 | 0.150 | 0.360 |
| 2002 | 0.145 | 0.366 |
| 2003 | 0.144 | 0.358 |
| 2004 | 0.146 | 0.331 |
| 2005 | 0.149 | 0.376 |
| 2006 | 0.117 | 0.351 |
| 2007 | 0.115 | |
| Five Year Average | | |
| | 0.134 | 0.356 |
| Three Year Average | | |
| | 0.127 | 0.353 |
| Five Year Three Year | | |
| 27 to 39 months: | 0.356 | 0.353 |
| 15 to 39 months: | 0.048 | 0.045 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

| Accident Year | Bodily Injury Total Limits Paid Losses as of | | | | |
|------------------|--|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 225,944,484 |
| 1996 | | | | 225,789,603 | 231,472,253 |
| 1997 | | | 210,222,424 | 225,675,172 | 231,891,887 |
| 1998 | | 169,671,248 | 198,554,240 | 214,824,343 | 220,828,026 |
| 1999 | 94,946,771 | 168,301,271 | 199,627,433 | 215,803,053 | 222,178,529 |
| 2000 | 92,925,513 | 168,994,339 | 198,304,888 | 213,864,821 | 219,544,734 |
| 2001 | 93,543,064 | 172,612,226 | 202,279,234 | 218,595,702 | 224,203,919 |
| 2002 | 102,289,306 | 184,853,613 | 221,045,443 | 238,066,247 | 243,370,189 |
| 2003 | 110,749,414 | 202,280,862 | 241,625,574 | 262,347,805 | 270,900,096 |
| 2004 | 116,558,278 | 211,006,106 | 256,026,217 | 277,143,246 | 283,374,254 |
| 2005 | 120,735,528 | 211,972,571 | 252,045,174 | 271,496,783 | |
| 2006 | 123,306,427 | 220,608,157 | 257,295,398 | | |
| 2007 | 124,117,701 | 215,689,265 | | | |
| 2008 | 118,954,824 | | | | |

| Accident Year | Loss Development Factors | | | |
|-----------------------|--------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.025 |
| 1997 | | | 1.074 | 1.028 |
| 1998 | | 1.170 | 1.082 | 1.028 |
| 1999 | 1.773 | 1.186 | 1.081 | 1.030 |
| 2000 | 1.819 | 1.173 | 1.078 | 1.027 |
| 2001 | 1.845 | 1.172 | 1.081 | 1.026 |
| 2002 | 1.807 | 1.196 | 1.077 | 1.022 |
| 2003 | 1.826 | 1.195 | 1.086 | 1.033 |
| 2004 | 1.810 | 1.213 | 1.082 | 1.022 |
| 2005 | 1.756 | 1.189 | 1.077 | |
| 2006 | 1.789 | 1.166 | | |
| 2007 | 1.738 | | | |
| Five Year Average | 1.784 | 1.192 | 1.081 | 1.026 |
| Three Year Average | 1.761 | 1.189 | 1.082 | 1.026 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.109 | 1.110 | |
| 27 to 63 months: | | 1.322 | 1.320 | |
| 15 to 63 months: | | 2.358 | 2.325 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

| Accident Year | Property Damage Total Limits Paid Losses as of | | | | |
|------------------|--|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 142,048,456 |
| 1996 | | | | 164,993,231 | 165,090,593 |
| 1997 | | | 166,790,046 | 167,172,421 | 167,220,124 |
| 1998 | | 163,400,964 | 164,517,027 | 164,862,351 | 165,018,030 |
| 1999 | 161,874,885 | 172,064,068 | 173,444,240 | 174,153,232 | 173,918,673 |
| 2000 | 166,136,058 | 173,945,669 | 175,610,844 | 175,902,797 | 175,952,317 |
| 2001 | 169,265,356 | 177,560,347 | 178,382,244 | 178,627,877 | 178,725,294 |
| 2002 | 179,578,413 | 187,751,960 | 188,814,992 | 189,395,773 | 189,236,614 |
| 2003 | 192,140,141 | 201,809,632 | 202,915,540 | 202,286,403 | 202,583,417 |
| 2004 | 195,603,006 | 205,723,973 | 213,335,224 | 213,686,772 | 213,742,011 |
| 2005 | 203,182,092 | 212,387,446 | 213,509,099 | 213,737,437 | |
| 2006 | 207,329,844 | 216,867,996 | 217,936,915 | | |
| 2007 | 198,385,490 | 206,445,444 | | | |
| 2008 | 180,083,631 | | | | |

| Accident Year | Loss Development Factors | | | |
|-----------------------|--------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.001 |
| 1997 | | | 1.002 | 1.000 |
| 1998 | | 1.007 | 1.002 | 1.001 |
| 1999 | 1.063 | 1.008 | 1.004 | 0.999 |
| 2000 | 1.047 | 1.010 | 1.002 | 1.000 |
| 2001 | 1.049 | 1.005 | 1.001 | 1.001 |
| 2002 | 1.046 | 1.006 | 1.003 | 0.999 |
| 2003 | 1.050 | 1.005 | 0.997 | 1.001 |
| 2004 | 1.052 | 1.037 | 1.002 | 1.000 |
| 2005 | 1.045 | 1.005 | 1.001 | |
| 2006 | 1.046 | 1.005 | | |
| 2007 | 1.041 | | | |
| Five Year Average | 1.047 | 1.012 | 1.001 | 1.000 |
| Three Year Average | 1.044 | 1.016 | 1.000 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.001 | 1.000 | |
| 27 to 63 months: | | 1.013 | 1.016 | |
| 15 to 63 months: | | 1.061 | 1.061 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

| Accident Year | Medical Payments Total Limits Paid Losses as of | | | | |
|------------------|---|------------|------------|------------|------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 25,606,118 |
| 1996 | | | | 25,799,901 | 25,851,391 |
| 1997 | | | 25,219,515 | 25,376,287 | 25,361,913 |
| 1998 | | 22,219,399 | 22,634,772 | 22,750,024 | 22,785,514 |
| 1999 | 18,041,034 | 21,469,238 | 21,818,692 | 22,032,472 | 22,054,943 |
| 2000 | 17,971,442 | 20,968,603 | 21,483,008 | 21,662,681 | 21,670,310 |
| 2001 | 17,978,561 | 21,060,858 | 21,480,419 | 21,571,134 | 21,636,503 |
| 2002 | 20,910,182 | 24,250,846 | 24,714,251 | 24,900,104 | 24,945,909 |
| 2003 | 21,349,818 | 24,815,033 | 25,233,766 | 25,374,628 | 25,412,232 |
| 2004 | 22,269,929 | 25,925,842 | 27,094,917 | 27,347,258 | 27,399,275 |
| 2005 | 22,209,375 | 25,331,650 | 25,825,631 | 25,940,964 | |
| 2006 | 23,184,512 | 26,403,864 | 26,746,225 | | |
| 2007 | 22,558,943 | 25,231,876 | | | |
| 2008 | 21,516,812 | | | | |

| Accident Year | Loss Development Factors | | | |
|-----------------------|--------------------------|-----------|-----------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.002 |
| 1997 | | | 1.006 | 0.999 |
| 1998 | | 1.019 | 1.005 | 1.002 |
| 1999 | 1.190 | 1.016 | 1.010 | 1.001 |
| 2000 | 1.167 | 1.025 | 1.008 | 1.000 |
| 2001 | 1.171 | 1.020 | 1.004 | 1.003 |
| 2002 | 1.160 | 1.019 | 1.008 | 1.002 |
| 2003 | 1.162 | 1.017 | 1.006 | 1.001 |
| 2004 | 1.164 | 1.045 | 1.009 | 1.002 |
| 2005 | 1.141 | 1.020 | 1.004 | |
| 2006 | 1.139 | 1.013 | | |
| 2007 | 1.118 | | | |
| Five Year Average | 1.145 | 1.023 | 1.006 | 1.002 |
| Three Year Average | 1.133 | 1.026 | 1.006 | 1.002 |

| | Five Year | Three Year |
|------------------|-----------|------------|
| 39 to 63 months: | 1.008 | 1.008 |
| 27 to 63 months: | 1.031 | 1.034 |
| 15 to 63 months: | 1.180 | 1.172 |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

| Accident Year | Bodily Injury Total Limits Incurred Losses as of | | | | |
|------------------|--|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 228,709,369 |
| 1996 | | | | 236,132,748 | 235,201,463 |
| 1997 | | | 235,883,068 | 235,598,697 | 235,812,089 |
| 1998 | | 219,645,169 | 222,463,014 | 224,642,482 | 224,685,651 |
| 1999 | 205,887,660 | 218,424,231 | 222,979,961 | 225,159,783 | 225,604,890 |
| 2000 | 196,381,049 | 215,263,562 | 220,208,932 | 222,577,473 | 222,958,073 |
| 2001 | 201,389,100 | 218,201,822 | 224,336,154 | 227,922,447 | 227,957,646 |
| 2002 | 215,250,172 | 236,983,491 | 247,518,638 | 248,501,578 | 246,726,652 |
| 2003 | 232,679,660 | 261,971,315 | 271,616,183 | 274,368,834 | 275,174,941 |
| 2004 | 248,338,211 | 273,629,061 | 284,259,798 | 286,392,941 | 286,479,715 |
| 2005 | 244,328,393 | 269,837,289 | 278,747,987 | 280,707,767 | |
| 2006 | 250,273,017 | 275,462,469 | 284,350,267 | | |
| 2007 | 236,236,922 | 268,771,768 | | | |
| 2008 | 231,710,070 | | | | |

| Accident Year | Loss Development Factors | | | |
|-----------------------|--------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 0.996 |
| 1997 | | | 0.999 | 1.001 |
| 1998 | | 1.013 | 1.010 | 1.000 |
| 1999 | 1.061 | 1.021 | 1.010 | 1.002 |
| 2000 | 1.096 | 1.023 | 1.011 | 1.002 |
| 2001 | 1.083 | 1.028 | 1.016 | 1.000 |
| 2002 | 1.101 | 1.044 | 1.004 | 0.993 |
| 2003 | 1.126 | 1.037 | 1.010 | 1.003 |
| 2004 | 1.102 | 1.039 | 1.008 | 1.000 |
| 2005 | 1.104 | 1.033 | 1.007 | |
| 2006 | 1.101 | 1.032 | | |
| 2007 | 1.138 | | | |
| Five Year Average | 1.114 | 1.037 | 1.009 | 1.000 |
| Three Year Average | 1.114 | 1.035 | 1.008 | 0.999 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.009 | 1.007 | |
| 27 to 63 months: | | 1.046 | 1.042 | |
| 15 to 63 months: | | 1.165 | 1.161 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

| Accident Year | Property Damage Total Limits Incurred Losses as of | | | | |
|------------------|--|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 142,108,158 |
| 1996 | | | | 165,275,086 | 165,180,483 |
| 1997 | | | 167,306,180 | 167,296,545 | 167,273,880 |
| 1998 | | 164,728,613 | 164,858,336 | 164,939,091 | 165,046,763 |
| 1999 | 169,379,308 | 173,241,702 | 174,050,519 | 174,349,873 | 174,303,618 |
| 2000 | 171,965,422 | 175,155,929 | 176,144,591 | 176,251,934 | 176,153,083 |
| 2001 | 174,737,622 | 178,432,361 | 178,835,194 | 178,971,419 | 178,785,419 |
| 2002 | 184,912,446 | 188,623,941 | 189,244,017 | 189,558,236 | 189,290,814 |
| 2003 | 197,382,473 | 202,333,093 | 203,179,529 | 202,436,763 | 202,612,335 |
| 2004 | 200,713,883 | 206,889,729 | 213,601,416 | 213,842,188 | 213,753,690 |
| 2005 | 207,964,849 | 212,977,664 | 213,880,197 | 213,886,462 | |
| 2006 | 212,646,023 | 217,643,757 | 218,214,475 | | |
| 2007 | 202,642,311 | 207,006,082 | | | |
| 2008 | 184,699,206 | | | | |

| Accident Year | Loss Development Factors | | | |
|-----------------------|--------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 0.999 |
| 1997 | | | 1.000 | 1.000 |
| 1998 | | 1.001 | 1.000 | 1.001 |
| 1999 | 1.023 | 1.005 | 1.002 | 1.000 |
| 2000 | 1.019 | 1.006 | 1.001 | 0.999 |
| 2001 | 1.021 | 1.002 | 1.001 | 0.999 |
| 2002 | 1.020 | 1.003 | 1.002 | 0.999 |
| 2003 | 1.025 | 1.004 | 0.996 | 1.001 |
| 2004 | 1.031 | 1.032 | 1.001 | 1.000 |
| 2005 | 1.024 | 1.004 | 1.000 | |
| 2006 | 1.024 | 1.003 | | |
| 2007 | 1.022 | | | |
| Five Year Average | 1.025 | 1.009 | 1.000 | 1.000 |
| Three Year Average | 1.023 | 1.013 | 0.999 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.000 | 0.999 | |
| 27 to 63 months: | | 1.009 | 1.012 | |
| 15 to 63 months: | | 1.034 | 1.035 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

| Accident Year | Medical Payments Total Limits Incurred Losses as of | | | | |
|------------------|---|------------|------------|------------|------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 25,652,374 |
| 1996 | | | | 25,862,504 | 25,867,677 |
| 1997 | | | 25,370,242 | 25,411,387 | 25,374,700 |
| 1998 | | 22,740,435 | 22,742,159 | 22,790,601 | 22,809,876 |
| 1999 | 21,229,796 | 21,958,458 | 21,973,012 | 22,066,630 | 22,062,956 |
| 2000 | 20,729,329 | 21,331,128 | 21,665,352 | 21,700,655 | 21,684,210 |
| 2001 | 20,650,857 | 21,561,388 | 21,642,458 | 21,638,115 | 21,655,362 |
| 2002 | 23,863,381 | 24,721,670 | 24,918,855 | 24,949,278 | 24,983,000 |
| 2003 | 24,446,885 | 25,192,828 | 25,312,065 | 25,405,917 | 25,424,250 |
| 2004 | 25,197,147 | 26,330,797 | 27,237,339 | 27,392,202 | 27,426,524 |
| 2005 | 24,696,848 | 25,703,310 | 25,962,964 | 25,992,813 | |
| 2006 | 26,047,665 | 26,628,308 | 26,829,992 | | |
| 2007 | 25,083,708 | 25,494,274 | | | |
| 2008 | 23,684,881 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|-----------------------|-----------|-----------|------------|-----------|
| 1996 | | | | 1.000 |
| 1997 | | | 1.002 | 0.999 |
| 1998 | | 1.000 | 1.002 | 1.001 |
| 1999 | 1.034 | 1.001 | 1.004 | 1.000 |
| 2000 | 1.029 | 1.016 | 1.002 | 0.999 |
| 2001 | 1.044 | 1.004 | 1.000 | 1.001 |
| 2002 | 1.036 | 1.008 | 1.001 | 1.001 |
| 2003 | 1.031 | 1.005 | 1.004 | 1.001 |
| 2004 | 1.045 | 1.034 | 1.006 | 1.001 |
| 2005 | 1.041 | 1.010 | 1.001 | |
| 2006 | 1.022 | 1.008 | | |
| 2007 | 1.016 | | | |
| Five Year Average | 1.031 | 1.013 | 1.002 | 1.001 |
| Three Year Average | 1.026 | 1.017 | 1.004 | 1.001 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.003 | 1.005 | |
| 27 to 63 months: | | 1.016 | 1.022 | |
| 15 to 63 months: | | 1.047 | 1.049 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

| Accident Year | Bodily Injury Basic Limits(a) Incurred Losses as of | | | | |
|------------------|---|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 210,556,254 |
| 1996 | | | | 217,602,631 | 217,209,237 |
| 1997 | | | 220,339,650 | 219,645,245 | 220,344,356 |
| 1998 | | 205,674,358 | 207,607,917 | 208,743,809 | 208,716,833 |
| 1999 | 196,309,996 | 206,166,123 | 208,393,001 | 209,685,094 | 210,024,688 |
| 2000 | 186,546,494 | 200,512,528 | 203,481,534 | 205,369,330 | 206,021,117 |
| 2001 | 187,225,613 | 197,058,436 | 200,406,820 | 203,252,699 | 202,943,496 |
| 2002 | 204,396,971 | 221,699,155 | 229,021,583 | 231,712,664 | 230,239,155 |
| 2003 | 219,972,271 | 242,908,169 | 250,945,100 | 253,565,651 | 254,322,787 |
| 2004 | 232,321,218 | 253,194,667 | 262,099,282 | 264,271,575 | 265,168,671 |
| 2005 | 226,414,016 | 247,137,063 | 254,641,305 | 257,048,163 | |
| 2006 | 229,408,467 | 251,211,691 | 258,858,520 | | |
| 2007 | 218,176,811 | 244,940,229 | | | |
| 2008 | 212,122,751 | | | | |

| Accident Year | Loss Development Factors | | | |
|------------------|--------------------------|-----------|-----------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 0.998 |
| 1997 | | | 0.997 | 1.003 |
| 1998 | | 1.009 | 1.005 | 1.000 |
| 1999 | 1.050 | 1.011 | 1.006 | 1.002 |
| 2000 | 1.075 | 1.015 | 1.009 | 1.003 |
| 2001 | 1.053 | 1.017 | 1.014 | 0.998 |
| 2002 | 1.085 | 1.033 | 1.012 | 0.994 |
| 2003 | 1.104 | 1.033 | 1.010 | 1.003 |
| 2004 | 1.090 | 1.035 | 1.008 | 1.003 |
| 2005 | 1.092 | 1.030 | 1.009 | |
| 2006 | 1.095 | 1.030 | | |
| 2007 | 1.123 | | | |

| | | | | |
|----------------------|-------|-------|-------|-------|
| Five Year Average | 1.101 | 1.032 | 1.011 | 1.000 |
|----------------------|-------|-------|-------|-------|

| | | | | |
|-----------------------|-------|-------|-------|-------|
| Three Year Average | 1.103 | 1.032 | 1.009 | 1.000 |
|-----------------------|-------|-------|-------|-------|

| | Five Year | Three Year |
|------------------|-----------|------------|
| 39 to 63 months: | 1.011 | 1.009 |
| 27 to 63 months: | 1.043 | 1.041 |
| 15 to 63 months: | 1.148 | 1.148 |

(a) Losses are on a 30/60 level for 2002-2008.
Losses are on a 25/50 level for 1995-2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
LOSS DEVELOPMENT

All Carriers

Ceded Only

| Accident Year | Property Damage Basic Limits(a) Incurred Losses as of | | | | |
|------------------|---|-------------|-------------|-------------|-------------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 140,460,539 |
| 1996 | | | | 162,986,806 | 162,977,673 |
| 1997 | | | 164,737,946 | 164,773,858 | 164,765,181 |
| 1998 | | 161,733,446 | 162,118,359 | 162,150,485 | 162,268,157 |
| 1999 | 165,757,986 | 169,929,612 | 170,680,939 | 171,015,760 | 170,984,689 |
| 2000 | 169,085,669 | 172,294,748 | 173,274,071 | 173,280,365 | 173,225,507 |
| 2001 | 169,875,643 | 173,553,538 | 173,838,983 | 174,089,757 | 173,817,993 |
| 2002 | 184,271,506 | 187,863,111 | 188,515,113 | 188,859,187 | 188,596,145 |
| 2003 | 196,601,286 | 201,661,507 | 202,507,621 | 201,743,011 | 201,914,414 |
| 2004 | 199,707,863 | 205,894,813 | 212,575,880 | 212,850,264 | 212,791,254 |
| 2005 | 206,998,720 | 212,021,149 | 212,903,247 | 212,984,360 | |
| 2006 | 211,613,142 | 216,666,204 | 217,267,740 | | |
| 2007 | 201,759,341 | 205,876,038 | | | |
| 2008 | 183,880,550 | | | | |

| Accident Year | Loss Development Factors | | | |
|-----------------------|--------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.000 |
| 1997 | | | 1.000 | 1.000 |
| 1998 | | 1.002 | 1.000 | 1.001 |
| 1999 | 1.025 | 1.004 | 1.002 | 1.000 |
| 2000 | 1.019 | 1.006 | 1.000 | 1.000 |
| 2001 | 1.022 | 1.002 | 1.001 | 0.998 |
| 2002 | 1.019 | 1.003 | 1.002 | 0.999 |
| 2003 | 1.026 | 1.004 | 0.996 | 1.001 |
| 2004 | 1.031 | 1.032 | 1.001 | 1.000 |
| 2005 | 1.024 | 1.004 | 1.000 | |
| 2006 | 1.024 | 1.003 | | |
| 2007 | 1.020 | | | |
| Five Year Average | 1.025 | 1.009 | 1.000 | 1.000 |
| Three Year Average | 1.023 | 1.013 | 0.999 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.000 | 0.999 | |
| 27 to 63 months: | | 1.009 | 1.012 | |
| 15 to 63 months: | | 1.034 | 1.035 | |

(a) Losses are on a \$25,000 level for 2002-2008.
Losses are on a \$15,000 level for 1995-2001.

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Paid Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-----------|-----------|-----------|-----------|-----------|
| 1995 | | | | | 38,143 |
| 1996 | | | | 40,836 | 41,218 |
| 1997 | | | 39,389 | 40,576 | 40,965 |
| 1998 | | 34,420 | 36,925 | 38,125 | 38,525 |
| 1999 | 24,897 | 34,561 | 37,200 | 38,446 | 38,848 |
| 2000 | 23,775 | 32,731 | 35,176 | 36,296 | 36,621 |
| 2001 | 22,980 | 31,619 | 33,759 | 34,860 | 35,183 |
| 2002 | 24,397 | 33,258 | 35,831 | 37,025 | 36,876 |
| 2003 | 25,045 | 34,384 | 37,005 | 38,013 | 38,466 |
| 2004 | 26,159 | 35,552 | 38,924 | 40,058 | 40,354 |
| 2005 | 25,931 | 34,564 | 36,911 | 37,912 | |
| 2006 | 25,826 | 34,174 | 36,275 | | |
| 2007 | 23,462 | 30,614 | | | |
| 2008 | 21,963 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 1996 | | | | 1.009 |
| 1997 | | | 1.030 | 1.010 |
| 1998 | | 1.073 | 1.032 | 1.010 |
| 1999 | 1.388 | 1.076 | 1.033 | 1.010 |
| 2000 | 1.377 | 1.075 | 1.032 | 1.009 |
| 2001 | 1.376 | 1.068 | 1.033 | 1.009 |
| 2002 | 1.363 | 1.077 | 1.033 | 0.996 |
| 2003 | 1.373 | 1.076 | 1.027 | 1.012 |
| 2004 | 1.359 | 1.095 | 1.029 | 1.007 |
| 2005 | 1.333 | 1.068 | 1.027 | |
| 2006 | 1.323 | 1.061 | | |
| 2007 | 1.305 | | | |
| Five Year Average | 1.339 | 1.075 | 1.030 | 1.007 |
| Three Year Average | 1.320 | 1.075 | 1.028 | 1.005 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.037 | 1.033 | |
| 27 to 63 months: | | 1.115 | 1.110 | |
| 15 to 63 months: | | 1.493 | 1.465 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

| Accident Year | Property Damage Paid Claims as of | | | | |
|------------------|-----------------------------------|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 75,194 |
| 1996 | | | | 82,151 | 82,176 |
| 1997 | | | 81,631 | 81,732 | 81,748 |
| 1998 | | 78,803 | 79,176 | 79,262 | 79,308 |
| 1999 | 76,753 | 80,051 | 80,409 | 80,606 | 80,624 |
| 2000 | 74,674 | 77,069 | 77,628 | 77,701 | 77,719 |
| 2001 | 74,519 | 77,098 | 77,344 | 77,419 | 77,448 |
| 2002 | 77,834 | 80,381 | 80,677 | 80,883 | 80,743 |
| 2003 | 87,316 | 90,166 | 90,512 | 90,071 | 90,162 |
| 2004 | 91,524 | 94,326 | 97,326 | 97,410 | 97,423 |
| 2005 | 92,753 | 95,104 | 95,357 | 95,426 | |
| 2006 | 89,866 | 92,100 | 92,281 | | |
| 2007 | 83,990 | 85,676 | | | |
| 2008 | 74,468 | | | | |

| Accident Year | Claim Development Factors | | | |
|-----------------------|---------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.000 |
| 1997 | | | 1.001 | 1.000 |
| 1998 | | 1.005 | 1.001 | 1.001 |
| 1999 | 1.043 | 1.004 | 1.002 | 1.000 |
| 2000 | 1.032 | 1.007 | 1.001 | 1.000 |
| 2001 | 1.035 | 1.003 | 1.001 | 1.000 |
| 2002 | 1.033 | 1.004 | 1.003 | 0.998 |
| 2003 | 1.033 | 1.004 | 0.995 | 1.001 |
| 2004 | 1.031 | 1.032 | 1.001 | 1.000 |
| 2005 | 1.025 | 1.003 | 1.001 | |
| 2006 | 1.025 | 1.002 | | |
| 2007 | 1.020 | | | |
| Five Year Average | 1.027 | 1.009 | 1.000 | 1.000 |
| Three Year Average | 1.023 | 1.012 | 0.999 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.000 | 0.999 | |
| 27 to 63 months: | | 1.009 | 1.011 | |
| 15 to 63 months: | | 1.036 | 1.034 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

| Accident Year | Medical Payments Paid Claims as of | | | | |
|------------------|------------------------------------|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 25,959 |
| 1996 | | | | 26,838 | 26,882 |
| 1997 | | | 25,707 | 25,828 | 25,845 |
| 1998 | | 22,663 | 23,009 | 23,101 | 23,125 |
| 1999 | 18,261 | 21,392 | 21,759 | 21,939 | 21,965 |
| 2000 | 17,302 | 19,925 | 20,339 | 20,448 | 20,458 |
| 2001 | 16,847 | 19,301 | 19,575 | 19,658 | 19,687 |
| 2002 | 18,456 | 21,012 | 21,329 | 21,461 | 21,473 |
| 2003 | 18,066 | 20,715 | 21,069 | 21,154 | 21,181 |
| 2004 | 18,092 | 20,664 | 21,431 | 21,547 | 21,558 |
| 2005 | 18,512 | 20,932 | 21,227 | 21,309 | |
| 2006 | 18,976 | 21,416 | 21,635 | | |
| 2007 | 17,565 | 19,520 | | | |
| 2008 | 15,960 | | | | |

| Accident Year | Claim Development Factors | | | |
|-----------------------|---------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.002 |
| 1997 | | | 1.005 | 1.001 |
| 1998 | | 1.015 | 1.004 | 1.001 |
| 1999 | 1.171 | 1.017 | 1.008 | 1.001 |
| 2000 | 1.152 | 1.021 | 1.005 | 1.000 |
| 2001 | 1.146 | 1.014 | 1.004 | 1.001 |
| 2002 | 1.138 | 1.015 | 1.006 | 1.001 |
| 2003 | 1.147 | 1.017 | 1.004 | 1.001 |
| 2004 | 1.142 | 1.037 | 1.005 | 1.001 |
| 2005 | 1.131 | 1.014 | 1.004 | |
| 2006 | 1.129 | 1.010 | | |
| 2007 | 1.111 | | | |
| Five Year Average | 1.132 | 1.019 | 1.005 | 1.001 |
| Three Year Average | 1.124 | 1.020 | 1.004 | 1.001 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.006 | 1.005 | |
| 27 to 63 months: | | 1.025 | 1.025 | |
| 15 to 63 months: | | 1.160 | 1.152 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

| Accident Year | Bodily Injury Incurred Claims as of | | | | |
|------------------|-------------------------------------|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 38,301 |
| 1996 | | | | 41,530 | 41,450 |
| 1997 | | | 41,319 | 41,292 | 41,250 |
| 1998 | | 38,775 | 38,797 | 38,914 | 38,778 |
| 1999 | 38,986 | 38,853 | 39,282 | 39,205 | 39,107 |
| 2000 | 36,838 | 37,200 | 37,022 | 36,976 | 36,882 |
| 2001 | 37,219 | 35,853 | 35,621 | 35,599 | 35,409 |
| 2002 | 39,356 | 38,134 | 37,913 | 37,765 | 37,126 |
| 2003 | 40,975 | 39,387 | 39,113 | 38,787 | 38,732 |
| 2004 | 41,989 | 40,817 | 40,850 | 40,663 | 40,549 |
| 2005 | 40,751 | 39,204 | 38,821 | 38,510 | |
| 2006 | 40,069 | 38,354 | 37,967 | | |
| 2007 | 35,768 | 34,470 | | | |
| 2008 | 34,070 | | | | |

| Accident Year | Claim Development Factors | | | |
|-----------------------|---------------------------|-----------|------------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 0.998 |
| 1997 | | | 0.999 | 0.999 |
| 1998 | | 1.001 | 1.003 | 0.997 |
| 1999 | 0.997 | 1.011 | 0.998 | 0.998 |
| 2000 | 1.010 | 0.995 | 0.999 | 0.997 |
| 2001 | 0.963 | 0.994 | 0.999 | 0.995 |
| 2002 | 0.969 | 0.994 | 0.996 | 0.983 |
| 2003 | 0.961 | 0.993 | 0.992 | 0.999 |
| 2004 | 0.972 | 1.001 | 0.995 | 0.997 |
| 2005 | 0.962 | 0.990 | 0.992 | |
| 2006 | 0.957 | 0.990 | | |
| 2007 | 0.964 | | | |
| Five Year Average | 0.963 | 0.994 | 0.995 | 0.994 |
| Three Year Average | 0.961 | 0.994 | 0.993 | 0.993 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 0.989 | 0.986 | |
| 27 to 63 months: | | 0.983 | 0.980 | |
| 15 to 63 months: | | 0.947 | 0.942 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

| Accident Year | Property Damage Incurred Claims as of | | | | |
|------------------|---------------------------------------|-----------|-----------|-----------|-----------|
| | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
| 1995 | | | | | 75,203 |
| 1996 | | | | 82,192 | 82,188 |
| 1997 | | | 81,726 | 81,761 | 81,763 |
| 1998 | | 79,137 | 79,269 | 79,297 | 79,318 |
| 1999 | 79,054 | 80,677 | 80,528 | 80,656 | 80,655 |
| 2000 | 76,483 | 77,446 | 77,837 | 77,841 | 77,817 |
| 2001 | 76,336 | 77,480 | 77,559 | 77,596 | 77,459 |
| 2002 | 79,895 | 80,685 | 80,821 | 80,918 | 80,751 |
| 2003 | 89,550 | 90,345 | 90,578 | 90,101 | 90,165 |
| 2004 | 93,265 | 94,590 | 97,387 | 97,445 | 97,430 |
| 2005 | 94,190 | 95,253 | 95,431 | 95,452 | |
| 2006 | 91,277 | 92,238 | 92,332 | | |
| 2007 | 85,123 | 85,798 | | | |
| 2008 | 75,679 | | | | |

| Accident Year | Claim Development Factors | | | |
|-----------------------|---------------------------|-----------|-----------|-----------|
| | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
| 1996 | | | | 1.000 |
| 1997 | | | 1.000 | 1.000 |
| 1998 | | 1.002 | 1.000 | 1.000 |
| 1999 | 1.021 | 0.998 | 1.002 | 1.000 |
| 2000 | 1.013 | 1.005 | 1.000 | 1.000 |
| 2001 | 1.015 | 1.001 | 1.000 | 0.998 |
| 2002 | 1.010 | 1.002 | 1.001 | 0.998 |
| 2003 | 1.009 | 1.003 | 0.995 | 1.001 |
| 2004 | 1.014 | 1.030 | 1.001 | 1.000 |
| 2005 | 1.011 | 1.002 | 1.000 | |
| 2006 | 1.011 | 1.001 | | |
| 2007 | 1.008 | | | |
| Five Year Average | 1.011 | 1.008 | 0.999 | 0.999 |
| Three Year Average | 1.010 | 1.011 | 0.999 | 1.000 |

| | Five Year | Three Year |
|------------------|-----------|------------|
| 39 to 63 months: | 0.998 | 0.999 |
| 27 to 63 months: | 1.006 | 1.010 |
| 15 to 63 months: | 1.017 | 1.020 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Medical Payments Incurred Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-----------|-----------|-----------|-----------|-----------|
| 1995 | | | | | 25,970 |
| 1996 | | | | 26,889 | 26,896 |
| 1997 | | | 25,859 | 25,859 | 25,857 |
| 1998 | | 23,167 | 23,099 | 23,146 | 23,140 |
| 1999 | 21,292 | 21,826 | 21,903 | 21,977 | 21,975 |
| 2000 | 19,804 | 20,291 | 20,448 | 20,497 | 20,484 |
| 2001 | 19,334 | 19,651 | 19,696 | 19,703 | 19,698 |
| 2002 | 21,431 | 21,476 | 21,482 | 21,496 | 21,493 |
| 2003 | 20,948 | 21,045 | 21,150 | 21,183 | 21,193 |
| 2004 | 20,951 | 21,006 | 21,546 | 21,582 | 21,579 |
| 2005 | 21,081 | 21,263 | 21,351 | 21,351 | |
| 2006 | 21,717 | 21,645 | 21,718 | | |
| 2007 | 19,834 | 19,785 | | | |
| 2008 | 18,183 | | | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 1996 | | | | 1.000 |
| 1997 | | | 1.000 | 1.000 |
| 1998 | | 0.997 | 1.002 | 1.000 |
| 1999 | 1.025 | 1.004 | 1.003 | 1.000 |
| 2000 | 1.025 | 1.008 | 1.002 | 0.999 |
| 2001 | 1.016 | 1.002 | 1.000 | 1.000 |
| 2002 | 1.002 | 1.000 | 1.001 | 1.000 |
| 2003 | 1.005 | 1.005 | 1.002 | 1.000 |
| 2004 | 1.003 | 1.026 | 1.002 | 1.000 |
| 2005 | 1.009 | 1.004 | 1.000 | |
| 2006 | 0.997 | 1.003 | | |
| 2007 | 0.998 | | | |
| Five Year Average | 1.002 | 1.008 | 1.001 | 1.000 |
| Three Year Average | 1.001 | 1.011 | 1.001 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.001 | 1.001 | |
| 27 to 63 months: | | 1.009 | 1.012 | |
| 15 to 63 months: | | 1.011 | 1.013 | |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

Bodily Injury Outstanding Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months |
|---------------|-----------|-----------|-----------|
| 1995 | | | |
| 1996 | | | |
| 1997 | | | 1,930 |
| 1998 | | 4,355 | 1,872 |
| 1999 | 14,089 | 4,292 | 2,082 |
| 2000 | 13,063 | 4,469 | 1,846 |
| 2001 | 14,239 | 4,234 | 1,862 |
| 2002 | 14,959 | 4,876 | 2,082 |
| 2003 | 15,930 | 5,003 | 2,108 |
| 2004 | 15,830 | 5,265 | 1,926 |
| 2005 | 14,820 | 4,640 | 1,910 |
| 2006 | 14,243 | 4,180 | 1,692 |
| 2007 | 12,306 | 3,856 | |
| 2008 | 12,107 | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. |
|--------------------|-----------|------------|
| 1996 | | |
| 1997 | | |
| 1998 | | 0.430 |
| 1999 | 0.305 | 0.485 |
| 2000 | 0.342 | 0.413 |
| 2001 | 0.297 | 0.440 |
| 2002 | 0.326 | 0.427 |
| 2003 | 0.314 | 0.421 |
| 2004 | 0.333 | 0.366 |
| 2005 | 0.313 | 0.412 |
| 2006 | 0.293 | 0.405 |
| 2007 | 0.313 | |
| Five Year Average | 0.313 | 0.406 |
| Three Year Average | 0.306 | 0.394 |
| | Five Year | Three Year |
| 27 to 39 months: | 0.406 | 0.394 |
| 15 to 39 months: | 0.127 | 0.121 |

NORTH CAROLINA
AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
CLAIM DEVELOPMENT

All Carriers

Ceded Only

| Accident Year | Property Damage Outstanding Claims as of | | |
|------------------|--|-----------|-----------|
| | 15 Months | 27 Months | 39 Months |
| 1995 | | | |
| 1996 | | | |
| 1997 | | | 95 |
| 1998 | | 334 | 93 |
| 1999 | 2,301 | 626 | 119 |
| 2000 | 1,809 | 377 | 209 |
| 2001 | 1,817 | 382 | 215 |
| 2002 | 2,061 | 304 | 144 |
| 2003 | 2,234 | 179 | 66 |
| 2004 | 1,741 | 264 | 61 |
| 2005 | 1,437 | 149 | 74 |
| 2006 | 1,411 | 138 | 51 |
| 2007 | 1,133 | 122 | |
| 2008 | 1,211 | | |

| Accident Year | Claim Development Factors | |
|-----------------------|---------------------------|------------|
| | 15-27 Mo. | 27-39 Mo. |
| 1996 | | |
| 1997 | | |
| 1998 | | 0.278 |
| 1999 | 0.272 | 0.190 |
| 2000 | 0.208 | 0.554 |
| 2001 | 0.210 | 0.563 |
| 2002 | 0.148 | 0.474 |
| 2003 | 0.080 | 0.369 |
| 2004 | 0.152 | 0.231 |
| 2005 | 0.104 | 0.497 |
| 2006 | 0.098 | 0.370 |
| 2007 | 0.108 | |
| Five Year Average | 0.108 | 0.388 |
| Three Year Average | 0.103 | 0.366 |
| | Five Year | Three Year |
| 27 to 39 months: | 0.388 | 0.366 |
| 15 to 39 months: | 0.042 | 0.038 |

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 CLAIM DEVELOPMENT

All Carriers

Ceded Only

Medical Payments Outstanding Claims as of

| Accident Year | 15 Months | 27 Months | 39 Months |
|---------------|-----------|-----------|-----------|
| 1995 | | | |
| 1996 | | | |
| 1997 | | | 152 |
| 1998 | | 504 | 90 |
| 1999 | 3,031 | 434 | 144 |
| 2000 | 2,502 | 366 | 109 |
| 2001 | 2,487 | 350 | 121 |
| 2002 | 2,975 | 464 | 153 |
| 2003 | 2,882 | 330 | 81 |
| 2004 | 2,859 | 342 | 115 |
| 2005 | 2,569 | 331 | 124 |
| 2006 | 2,741 | 229 | 83 |
| 2007 | 2,269 | 265 | |
| 2008 | 2,223 | | |

Claim Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. |
|--------------------|-----------|------------|
| 1996 | | |
| 1997 | | |
| 1998 | | 0.179 |
| 1999 | 0.143 | 0.332 |
| 2000 | 0.146 | 0.298 |
| 2001 | 0.141 | 0.346 |
| 2002 | 0.156 | 0.330 |
| 2003 | 0.115 | 0.245 |
| 2004 | 0.120 | 0.336 |
| 2005 | 0.129 | 0.375 |
| 2006 | 0.084 | 0.362 |
| 2007 | 0.117 | |
| Five Year Average | 0.113 | 0.330 |
| Three Year Average | 0.110 | 0.358 |
| | Five Year | Three Year |
| 27 to 39 months: | 0.330 | 0.358 |
| 15 to 39 months: | 0.037 | 0.039 |

Responses provided in connection with items (3) (i) and (7) (c) are enclosed herewith.



Steven D. Armstrong
Senior Actuary, F.C.A.S.,
M.A.A.A.

December 15, 2009

F. Timothy Lucas
Personal Lines Manager
North Carolina Rate Bureau

Dear Tim,

Included below are Allstate Insurance Company's responses to issues regarding reserve strengthening and expense cutting initiatives for the Allstate Insurance Company and Allstate Indemnity Company Private Passenger Non-Fleet Auto Programs in North Carolina.

With respect to 11 N.C.A.C. 10.1104 (3) (i), which states,

For each of the fifteen largest writers of private passenger automobile insurance in North Carolina, a statement regarding any reserve strengthening or weakening that has occurred in the last five years shall be included.

Allstate's response to this is that there have been **no** material changes with regard to Allstate's reserving practices of private passenger automobile insurance in the state of North Carolina over the past five years.

With respect to 11 N.C.A.C. 10.1104 (7) (c), which states,

For each of the ten largest writers of private passenger automobile insurance in North Carolina, statements regarding any expense cutting activities undertaken in the last five years shall be provided.

Allstate did not make any material expense-cutting changes in 2008.

Please contact me if you have any questions or require further details.

Sincerely,

Steven D. Armstrong
F.C.A.S., M.A.A.A
sarm2@allstate.com
1-800-366-2958 x23994



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Kevin L. Russell,
Supervisor,
Commercial Pricing II and Reserving
Erie Insurance Group
100 Erie Insurance Place
Erie, Pennsylvania 16530
Telephone (814)870-3395
Fax (814)870-4383
Kevin.russell@erieinsurance.com

Dec 17, 2009

To: Debbie Spence
Support Assistant III
North Carolina Rate Bureau
Raleigh NC 27619-6010
Telephone: (919) 582-1023
Fax: (919) 719-7402

Re: Reserve Strengthening

The Erie Insurance Group began implementing Colossus and the Soft Tissue Evaluation program in 1998-1999 in order to establish more accurate case reserves. We continued with these claims initiatives in 2009, and so the criteria used in North Carolina for establishing case basis reserves for the accident year ending December 31, 2009 has not changed materially from the criteria used over the latest five years. The relative adequacy level of case reserves is examined during the quarterly reserve analysis. Relative case reserve adequacy levels appear to be quite consistent over the last three to five years.

Sincerely,


Kevin L. Russell, FCAS, MAAA



- Government Employees Insurance Company
- GEICO General Insurance Company
- GEICO Indemnity Company
- GEICO Casualty Company

One GEICO Plaza ■ Washington, DC 20076-0001

December 7, 2009

Mr. Tim Lucas
North Carolina Rate Bureau
Box 176010
Raleigh, North Carolina 27619-6010

RE: GEICO Indemnity Company- Bureau Letter Asking for Reserve
Strengthening and Expense Control Information

Dear Mr. Lucas:

The GEICO Companies did not implement any changes that would have a dramatic impact on the expense factors. Expense control is a continuing effort at the GEICO companies and for that reason, GEICO believes that its historical experience is an appropriate basis for determining the expense provisions in your rate calculations and that no special adjustments are necessary.

The criteria used by GEICO Indemnity Company in North Carolina for establishing case basis reserves for the accident year ended December 31, 2008 have not materially changed over the last five years.

Please let me know if you need anything further.

Very truly yours,

Joseph Termini, Jr.,
Senior Counsel
478-744-5705



- Government Employees Insurance Company
- GEICO General Insurance Company
- GEICO Indemnity Company
- GEICO Casualty Company

One GEICO Plaza ■ Washington, DC 20076-0001

December 7, 2009

Mr. Tim Lucas
North Carolina Rate Bureau
Box 176010
Raleigh, North Carolina 27619-6010

RE: Government Employees Insurance Company- Bureau Letter Asking for
Reserve Strengthening and Expense Control Information

Dear Mr. Lucas:

The GEICO Companies did not implement any changes that would have a dramatic impact on the expense factors. Expense control is a continuing effort at the GEICO companies and for that reason, GEICO believes that its historical experience is an appropriate basis for determining the expense provisions in your rate calculations and that no special adjustments are necessary.

The criteria used by Government Employees Insurance Company in North Carolina for establishing case basis reserves for the accident year ended December 31, 2008 have not materially changed over the last five years.

Please let me know if you need anything further.

Very truly yours,

Joseph Termini /dml
Joseph Termini, Jr.,
Senior Counsel
478-744-5705

GMAC Insurance

December 7, 2009

Mr. Tim Lucas
Personal Lines Manager
North Carolina Rate Bureau
PO Box 176010
Raleigh, NC 27619

Re: NCRB request regarding Insurance Department Regulations for Integon National Insurance Company

Dear Tim:

Per your request, we are responding as follows:

Statement Concerning Reserve Strengthening Activities Over The Past Five Years:

All of the Integon companies, including Integon National Insurance Company, use a formula-based reserving system to establish reserves for claims with expected settlements under \$50,000. For claims with expected settlements in excess of \$50,000, the companies establish individual case reserves setup by knowledgeable claims personnel.

The formula reserve amounts have changed slightly over the past 5 years as trends have changed, but the amount of change has not been material. The criteria used for establishing both formula and case reserves have not changed materially over the past 5 years.

Statement Concerning Expense Cutting Activities Over The Past Five Years:

Although we continually search for ways to reduce expenses, there have been none in the past 5 years that will materially impact our anticipated expense levels for the year beginning January, 2010.

Sincerely,

Art Lyon, CPCU
Executive Consultant



Liberty Mutual Group

2875 Browns Bridge Road
Gainesville, GA 30504
Telephone: (770)536-8761

December 2, 2009

North Carolina Rate Bureau
Reinsurance Facility
F. Timothy Lucas
P.O. Box 176010
Raleigh, North Carolina 27619-6010

RE: Insurance Department Regulations

Dear Mr. Lucas:

I am writing in response to your letter of November 25, 2009.

This is to confirm that Liberty Mutual's personal lines automobile claims case reserving practices for losses in North Carolina have remained materially unchanged for the accident year ended December 31, 2008 from the latest five years. Our philosophy on establishing claim case reserves has been essentially and effectively the same for the period in question.

If I can be of any further assistance please do not hesitate to contact me at the above number.

Regards,

Erik S. McDowell
Regional Claims Manager



December 17, 2009

Mr. F. Timothy Lucas
Personal Lines Manager
North Carolina Rate Bureau
5401 Six Forks Road
Raleigh, NC 27609

Re: Statement of Expense Cutting Activities and Reserve Strengthening or Weakening

Dear Mr. Lucas:

I am providing the following information concerning expense cutting activities and reserve strengthening for Nationwide Mutual Insurance Company, Nationwide Property & Casualty Company, and Nationwide Affinity Insurance Company of America.

We have reported in prior years' statements significant changes for reserve strengthening in 2004. There are no additional material changes to reserves which have not been previously reported.

We have taken no expense cutting actions in the last 5 years that would materially impact our anticipated expense levels in North Carolina.

Please contact me if you have any questions.

Sincerely,

A handwritten signature in black ink that reads "Daniel Myers".

Daniel Myers, FCAS, MAAA
Pricing Manager
Nationwide Insurance
myersda@nationwide.com
(614) 249-5955



**North Carolina
Farm Bureau Insurance Group**

Telephone 919-782-1705 • Post Office Box 27427 • Raleigh, NC 27611

November 30, 2009

Mr. Tim Lucas
N.C. Rate Bureau
P.O. Box 176010
Raleigh, NC 27619-6010

RECEIVED

DEC 01 2009

N.C. RATE BUREAU

RE: North Carolina Farm Bureau Mutual Insurance Company
Insurance Department Regulations
North Carolina Private Passenger Auto
Reserve Strengthening
Expense Cutting Activities

Tim:

Our company has not changed its procedures for setting case loss reserves over the last 5 years. We also have not taken on any expense cutting activities that would impact the expense levels in North Carolina.

If I can be of further assistance, let me know.

Roger Batdorff
Senior Executive, A&R & Fin/Inv

RB/cww

November 20, 2009

North Carolina Rate Bureau
PO Box 176010
Raleigh, North Carolina 27619-6010

Attention: F. Timothy Lucas

The Progressive Companies have not changed the criteria for establishing case basis reserves for the accident year that will end December 31, 2008 in North Carolina.

The case reserves carried by The Progressive Companies are generally average reserves as determined by the Corporate Actuarial Area. An exception exists when an adjuster estimates that the case reserve for a particular claim needs to be greater than or equal to a predetermined threshold that varies by limit (from \$25,000 to \$250,000 for BI & UMBI claims and \$25,000 for most other coverages. Progressive carries the adjuster's estimate for these larger reserves. The average reserves vary by product, coverage, age of claim, and even cause of loss for the Comprehensive claims. They also vary by limit for Bodily Injury and UMBI claims. All averages are adjusted each month based on an inflation factor.

The IBNR reserves are maintained between reviews utilizing an algorithm that establishes balances based on a factor applied to the Earned Premium. The factors vary by product, coverage and for Bodily Injury and UMBI limit.

Progressive's actuarial area develops an indication of the needed reserves for North Carolina Bodily Injury (BI) coverage two times each year. During 2009 the North Carolina BI reviews were completed on the direct, ceded, and net business separately. The last review completed was for Bodily Injury and included data evaluated through July 31, 2009. As a result of this review, the carried balance of \$34.6 million of direct loss reserves (\$18.3 million ceded & \$16.3 million net) were increased by approximately \$0.5 million or 1.4% of the carried reserve as we are seeing some unfavorable development of our carried reserves. The loss and LAE reserves for all auto coverages are approximately \$45 million and total reserve adjustments following reviews during the year was small.

During 2009 Defense and Cost Containment (DCC) reserves for the Bodily Injury (BI) coverage was reviewed once in February with data through January 31, 2009. As a result of this review North Carolina direct BI DCC reserves of \$3.2 million were changed modestly. The Adjusting and all Other expense (A&O) reserves were also reviewed for the state in total in August with data through July 31. The North Carolina direct A&O reserves of \$4.3 million were decreased by approximately \$0.2 million. The LAE reserves for all coverages for auto are approximately \$11 million and total reserve adjustments following reviews during the year amounted to decreasing slightly the carried amount.

There has not been a change to Progressive's objective regarding reserving and the process has been consistent for several years in regard to loss reserves while the

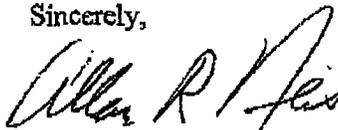
reviews of LAE reserves have been enhanced in the last few years developing the indications using North Carolina only data .

For a discussion of Progressive's process in reviewing and changing reserve levels please review the "Report on Loss Reserving Practices" available under the Investor Relations section on Progressive's Web site, "Progressive.com".

Progressive has continued to undertake modest expense cutting activities in the last year having the some impact on Adjusting and all Other expenses for our private passenger non-fleet motor vehicle coverages. These changes will only modestly impact our anticipated expense levels in North Carolina.

If you have any more questions please contact Al Neis, Corporate Actuary at (440) 395-2331.

Sincerely,



Allan R Neis, FCAS, MAAA
Corporate Actuary

State Farm Mutual Automobile Insurance Company



Steve Harr, F.C.A.S., MAAA
Actuary and Assistant Secretary-Treasurer

One State Farm Plaza, D4
Bloomington, Illinois 61710
Phone: 309.766.3568
Fax: 309.766.0225
E-mail: steve.harr.bb5b@statefarm.com

December 16, 2009

Ms. Debbie Spence
Support Assistant III
North Carolina Rate Bureau
5401 Six Forks Road
Raleigh, NC 27609-4435

Dear Ms. Spence:

RE: Reserve Strengthening and Expense Cutting Activities

Your email dated November 25, 2009 requested two items required from the largest writers of liability and physical damage private passenger automobile insurance in North Carolina.

The first item concerned reserves. In response to your question, State Farm has not made any changes in the past five years that have a material impact on the reserves established in North Carolina.

The second item concerned expenses. State Farm has long recognized that expense control is a key to remaining competitive in the insurance marketplace. It is important to note that expense control does not necessarily imply expense reduction. Attracting and retaining quality personnel, providing top-notch services and investing in technology may be just as important to a company's competitive position as a low price for the insurance product. In the end, it is through consumer forces in the marketplace that a balance is stricken between quality of service and price for those services.

It would be virtually impossible to fully describe all "expense cutting activities" (i.e., recycling paper, reorganizing jobs, automating jobs, consolidating jobs, ordering supplies from a different vendor, providing new software, streamlining a claims procedure, redesigning a code sheet, improving the training courses, etc.). Expense control is a continuous and evolving function of managing our business. It is also difficult to describe the many investments we've made in our business that have put upward pressure on our expenses (i.e., expanding our Internet presence, updating our systems as new technology becomes available, etc.).

We are continuing our extensive review of every aspect of our company's operation in an effort to further streamline workflow and processes and to invest in technological advances where appropriate while striving to improve the service provided to our customers.

Because expense review is a continuing effort, we feel that no special adjustments are necessary for your rate calculation.

Sincerely,

Steve Harr
Actuary and Assistant Secretary-Treasurer

SH:kw

HOME OFFICE: BLOOMINGTON, ILLINOIS 61710-0001



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INSURANCE • INVESTMENTS • BANKING • MEMBER SERVICES

December 21, 2009

Debbie Spence
North Carolina Rate Bureau
Fax: (919) 719-7402

RE: United Services Automobile Association
Insurance Department Regulations
North Carolina Automobile
Reserve Strengthening
Expense Cutting Activities

Ms. Spence:

Our company has not changed its procedures for setting case loss reserves over the last 5 years. We also have not taken on any expense cutting activities that would impact the expense levels in North Carolina.

If I can be of further assistance, let me know. I can be reached at (210) 913-7202.

Lisa Sukow
Director
P&C Actuary

LS/das

Kemper

A UNITRIN BUSINESS

December 11, 2009

Mr. Wayne Goodwin
Commissioner of Insurance
Department of Insurance
State of North Carolina
Dobbs Building
430 N. Salisbury Street
Raleigh, NC 27611

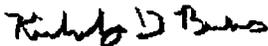
RE: 2010 Private Passenger Automobile Rate Bureau Filing
Unitrin Auto and Home Insurance Company (NAIC: 215 - 16063, FEIN: 52-1752227)

Dear Commissioner:

We did a review of our average outstanding case reserves for NC Private Passenger Automobiles as of 12/31/2008, and we conclude that Kemper has experienced significant case reserve strengthening for Auto Bodily Injury, Uninsured Motorists and Underinsured Motorists (BI/UM/UIM) as a result of several claim process improvement initiatives. For example, the annual trend in our average case reserve per open claim is dramatically higher than our average paid loss per closed claim. The most influential claim initiatives include:

- Increased focus on reducing the claim cycle time. Cycle time is defined as the time from the accident to the claim being closed, with each step in the process being evaluated.
- Earlier reporting of BI and UM/UIM claims resulting from improved purification of Property Damage (PD) claims by our claim representatives. The reporting pattern for PD claims is relatively stable, but our claim staff is identifying the BI exposure earlier in the claim cycle.
- Greater case reserve adequacy, defined as reported incurred loss amounts closer to ultimate loss amounts earlier in the life cycle of a claim.

Sincerely,



Kimberly D. Burns
Senior Product Manager
Kemper, a Unitrin Company
(904) 245-5659 Voice
(904) 245-5601 Fax
kburns@eKemper.com

12926 Gran Bay Parkway West, Jacksonville, FL 32258
904-245-5600 Fax: 904-245-5601 www.eKemper.com

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

4. TRENDING FACTOR DEVELOPMENT AND APPLICATION

See attached exhibits, Section D of RF-1 and pre-filed testimony of P. Woods.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF SELECTED TREND FACTORS

| <u>Loss Trends</u> | <u>Cost</u> | <u>Frequency</u> | <u>Total</u> |
|---------------------|-------------|------------------|--------------|
| Bodily Injury (B/L) | 4.5% | -3.0% | 1.4% |
| Bodily Injury (T/L) | 4.5% | | |
| Property Damage | 1.5% | -2.0% | -0.5% |
| Medical Payments | 1.0% | -1.0% | 0.0% |

Expense Trend 2.0%

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2006 and 2007

| | (1) Calendar Year | (2) Claim Cost Change (a) | (3) Claim Frequency Change (b) | (4) Current Cost Factor (c) | (5) 2008 Trend Factor | (6) Annualized Trend (d) |
|----------|-------------------------|---------------------------------------|--|---|--------------------------------|-----------------------------------|
| Bodily | 2006 | 1.121 | 0.897 | 1.006 | 1.014 | 1.010 |
| Injury | 2007 | 1.039 | 0.942 | 0.979 | 1.014 | 1.005 |
| | 2008 | 1.000 | 1.000 | 1.000 | 1.014 | 1.014 |
| Property | 2006 | 1.044 | 0.946 | 0.988 | 0.995 | 0.995 |
| Damage | 2007 | 1.020 | 0.962 | 0.981 | 0.995 | 0.992 |
| | 2008 | 1.000 | 1.000 | 1.000 | 0.995 | 0.995 |
| Medical | 2006 | 1.008 | 0.902 | 0.909 | 1.000 | 0.981 |
| Payments | 2007 | 1.009 | 0.949 | 0.958 | 1.000 | 0.989 |
| | 2008 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

(a) 2006 Claim Cost Change = (2008 Claim Cost) / (2006 Claim Cost).
2007 Claim Cost Change = (2008 Claim Cost) / (2007 Claim Cost).

(b) 2006 Claim Frequency Change = (2008 Claim Frequency)
/ (2006 Claim Frequency). 2007 Claim Frequency Change =
(2008 Claim Frequency) / (2007 Claim Frequency).

(c) Current Cost Factor = Column (2) * Column (3)

(d) Annualized Trend for 2006 and 2007

$$= [(COL(5))^m \times (COL(4))^{(1/n)}]$$

where m is the number of years of projection of the 2008 trend factor from 7/1/2008 to 7/13/2011, 3.04, Col (4) represents the Current Cost Factor to 7/1/2008, and n represents the number of years of projection for a given prior year, 4.04 for 2007 and 5.04 for 2006.

NORTH CAROLINA

PRIVATE PASSENGER AUTOMOBILE INSURANCE

Development of Annualized Trend
for 2006 and 2007

| Coverage | (1) Year Ended | (2) Paid Claim Cost (a) | (3) Claim Frequency (b) |
|---------------------|----------------------|----------------------------------|-------------------------------|
| Bodily Injury | 2006 | \$ 6,695 | 1.46 |
| | 2007 | 7,221 | 1.39 |
| | 2008 | 7,506 | 1.31 |
| Property Damage | 2006 | \$ 2,685 | 3.72 |
| | 2007 | 2,746 | 3.66 |
| | 2008 | 2,802 | 3.52 |
| Medical Payments | 2006 | \$ 1,733 | 1.23 |
| | 2007 | 1,732 | 1.17 |
| | 2008 | 1,747 | 1.11 |

(a) Paid Claim Cost for all liability coverages is All Carrier trend data, as shown on pages F-123 and F-125.

(b) Incurred Claim Frequency for all liability coverages is based on All Carrier developed statistical plan data.

E-115

| QTR YEAR | EARNED CAR YEARS | NO. OF PAID CLAIMS | NO. OF CLAIMS ARISING | PAID LOSSES | PAID CLAIM FREQ. | PCT. CHANGE FROM SAME | | PCT. CHANGE FROM SAME | | PURE PREMIUM | PCT. CHANGE ARISING FROM SAME | |
|--------------------------------|------------------|--------------------|-----------------------|-------------|------------------|-----------------------|--------------|-----------------------|--------|--------------|-------------------------------|-------------|
| | | | | | | QTR PRIOR YEAR | AVERAGE LOSS | QTR PRIOR YEAR | YEAR | | QTR PRIOR YEAR | CLAIM FREQ. |
| 6/2004 | 923,689 | 10,322 | 16,389 | 79,259,585 | 1.12 | | 7,679 | | 85.81 | | 1.77 | |
| 9/2004 | 933,020 | 10,538 | 16,704 | 86,760,932 | 1.13 | | 8,233 | | 92.99 | | 1.79 | |
| 12/2004 | 938,330 | 11,077 | 17,581 | 84,545,317 | 1.18 | | 7,633 | | 90.10 | | 1.87 | |
| 3/2005 | 942,274 | 10,339 | 15,512 | 80,805,900 | 1.10 | -1.8 | 7,816 | 5.1 | 85.76 | 2.7 | 1.65 | -2.9 |
| 6/2005 | 952,419 | 11,002 | 16,777 | 83,409,006 | 1.16 | 3.6 | 7,581 | -1.3 | 87.58 | 2.1 | 1.76 | -0.6 |
| 9/2005 | 963,146 | 10,722 | 15,440 | 84,710,625 | 1.11 | -1.8 | 7,901 | -4.0 | 87.95 | -5.4 | 1.60 | -10.6 |
| 12/2005 | 970,436 | 11,153 | 16,441 | 89,596,329 | 1.15 | -2.5 | 8,033 | 5.2 | 92.33 | 2.5 | 1.69 | -9.6 |
| 3/2006 | 977,137 | 10,636 | 15,909 | 87,001,024 | 1.09 | -0.9 | 8,180 | 4.7 | 89.04 | 3.8 | 1.63 | -1.2 |
| 6/2006 | 989,438 | 10,378 | 15,953 | 84,628,727 | 1.05 | -9.5 | 8,155 | 7.6 | 85.53 | -2.3 | 1.61 | -8.5 |
| 9/2006 | 998,126 | 10,028 | 15,428 | 98,831,218 | 1.00 | -9.9 | 9,856 | 24.7 | 99.02 | 12.6 | 1.55 | -3.1 |
| 12/2006 | 1,005,982 | 11,592 | 17,818 | 97,349,096 | 1.15 | 0.0 | 8,398 | 4.5 | 96.77 | 4.8 | 1.77 | 4.7 |
| 3/2007 | 1,013,992 | 10,522 | 15,923 | 91,784,136 | 1.04 | -4.6 | 8,723 | 6.6 | 90.52 | 1.7 | 1.57 | -3.7 |
| 6/2007 | 1,026,945 | 11,033 | 15,888 | 102,527,065 | 1.07 | 1.9 | 9,293 | 14.0 | 99.84 | 16.7 | 1.55 | -3.7 |
| 9/2007 | 1,035,487 | 10,666 | 15,052 | 98,707,501 | 1.03 | 3.0 | 9,254 | -6.1 | 95.32 | -3.7 | 1.45 | -6.5 |
| 12/2007 | 1,041,949 | 10,828 | 16,741 | 105,791,912 | 1.04 | -9.6 | 9,770 | 16.3 | 101.53 | 4.9 | 1.61 | -9.0 |
| 3/2008 | 1,046,977 | 10,485 | 15,268 | 92,888,393 | 1.00 | -3.8 | 8,859 | 1.6 | 88.72 | -2.0 | 1.46 | -7.0 |
| 6/2008 | 1,057,423 | 10,586 | 15,355 | 100,235,211 | 1.00 | -6.5 | 9,469 | 1.9 | 94.79 | -5.1 | 1.45 | -6.5 |
| 9/2008 | 1,061,556 | 10,488 | 14,556 | 105,405,728 | 0.99 | -3.9 | 10,050 | 8.6 | 99.29 | 4.2 | 1.37 | -5.5 |
| 12/2008 | 1,061,407 | 10,799 | 17,013 | 105,481,658 | 1.02 | -1.9 | 9,768 | -0.0 | 99.38 | -2.1 | 1.60 | -0.6 |
| 3/2009 | 1,056,825 | 10,410 | 15,282 | 99,216,467 | 0.99 | -1.0 | 9,531 | 7.6 | 93.88 | 5.8 | 1.45 | -0.7 |
| 6/2009 | 1,058,501 | 10,753 | 16,299 | 103,375,857 | 1.02 | 2.0 | 9,614 | 1.5 | 97.66 | 3.0 | 1.54 | 6.2 |
| 9/2009 | 1,055,741 | 10,521 | 15,571 | 102,718,692 | 1.00 | 1.0 | 9,763 | -2.9 | 97.30 | -2.0 | 1.47 | 7.3 |
| 4 QTRS ENDING | | | | | | | | | | | | |
| 3/2005 | 3,737,313 | 42,276 | 66,186 | 331,371,734 | 1.13 | | 7,838 | | 88.67 | | 1.77 | |
| 6/2005 | 3,766,043 | 42,956 | 66,574 | 335,521,155 | 1.14 | | 7,811 | | 89.09 | | 1.77 | |
| 9/2005 | 3,796,169 | 43,140 | 65,310 | 333,470,848 | 1.14 | | 7,730 | | 87.84 | | 1.72 | |
| 12/2005 | 3,828,275 | 43,216 | 64,170 | 338,521,860 | 1.13 | -0.9 | 7,833 | 1.1 | 88.43 | 0.3 | 1.68 | -5.6 |
| 3/2006 | 3,863,138 | 43,513 | 64,567 | 344,716,984 | 1.13 | 0.0 | 7,922 | 1.1 | 89.23 | 0.6 | 1.67 | -5.6 |
| 6/2006 | 3,900,157 | 42,889 | 63,743 | 345,936,705 | 1.10 | -3.5 | 8,066 | 3.3 | 88.70 | -0.4 | 1.63 | -7.9 |
| 9/2006 | 3,935,137 | 42,195 | 63,731 | 360,057,298 | 1.07 | -6.1 | 8,533 | 10.4 | 91.50 | 4.2 | 1.62 | -5.8 |
| 12/2006 | 3,970,683 | 42,634 | 65,108 | 367,810,065 | 1.07 | -5.3 | 8,627 | 10.1 | 92.63 | 4.7 | 1.64 | -2.4 |
| 3/2007 | 4,007,538 | 42,520 | 65,122 | 372,593,177 | 1.06 | -6.2 | 8,763 | 10.6 | 92.97 | 4.2 | 1.62 | -3.0 |
| 6/2007 | 4,045,045 | 43,175 | 65,057 | 390,491,515 | 1.07 | -2.7 | 9,044 | 12.1 | 96.54 | 8.8 | 1.61 | -1.2 |
| 9/2007 | 4,082,406 | 43,813 | 64,681 | 390,367,798 | 1.07 | 0.0 | 8,910 | 4.4 | 95.62 | 4.5 | 1.58 | -2.5 |
| 12/2007 | 4,118,373 | 43,049 | 63,604 | 398,810,614 | 1.05 | -1.9 | 9,264 | 7.4 | 96.84 | 4.5 | 1.54 | -6.1 |
| 3/2008 | 4,151,358 | 43,012 | 62,949 | 399,914,871 | 1.04 | -1.9 | 9,298 | 6.1 | 96.33 | 3.6 | 1.52 | -6.2 |
| 6/2008 | 4,181,836 | 42,565 | 62,416 | 397,623,017 | 1.02 | -4.7 | 9,342 | 3.3 | 95.08 | -1.5 | 1.49 | -7.5 |
| 9/2008 | 4,207,905 | 42,387 | 61,920 | 404,321,244 | 1.01 | -5.6 | 9,539 | 7.1 | 96.09 | 0.5 | 1.47 | -7.0 |
| 12/2008 | 4,227,363 | 42,358 | 62,192 | 404,010,990 | 1.00 | -4.8 | 9,538 | 3.0 | 95.57 | -1.3 | 1.47 | -4.5 |
| 3/2009 | 4,237,211 | 42,283 | 62,206 | 410,339,064 | 1.00 | -3.8 | 9,705 | 4.4 | 96.84 | 0.5 | 1.47 | -3.3 |
| 6/2009 | 4,238,289 | 42,450 | 63,150 | 413,479,710 | 1.00 | -2.0 | 9,740 | 4.3 | 97.56 | 2.6 | 1.49 | 0.0 |
| 9/2009 | 4,232,474 | 42,483 | 64,165 | 410,792,674 | 1.00 | -1.0 | 9,670 | 1.4 | 97.06 | 1.0 | 1.52 | 3.4 |
| ANNUAL RATE OF CHANGE (20 PT.) | | | | | -3.2 | | 5.9 | | 2.5 | | -4.2 | |
| ANNUAL RATE OF CHANGE (12 PT.) | | | | | -3.1 | | 4.5 | | 1.3 | | -3.8 | |
| ANNUAL RATE OF CHANGE (9 PT.) | | | | | -3.4 | | 4.0 | | 0.7 | | -2.2 | |
| ANNUAL RATE OF CHANGE (6 PT.) | | | | | -1.5 | | 2.9 | | 1.9 | | 1.6 | |

ISO-NAII-NISS FAST TRACK

PRIVATE PASSENGER AUTOMOBILE -

PROPERTY DAMAGE

STATE: NORTH CAROLINA

F-116

| QTR YEAR | EARNED CAR YEARS | NO. OF PAID CLAIMS | PAID LOSSES | PAID CLAIM FREQ. | PCT. CHANGE | | PCT. CHANGE | | PCT. CHANGE | | |
|--------------------------------|------------------|--------------------|-------------|------------------|--------------------------|--------------|--------------------------|--------------|--------------------------|--|--|
| | | | | | FROM SAME QTR PRIOR YEAR | AVERAGE LOSS | FROM SAME QTR PRIOR YEAR | PURE PREMIUM | FROM SAME QTR PRIOR YEAR | | |
| 6/2004 | 923,689 | 31,799 | 77,132,913 | 3.44 | | 2,426 | | 83.51 | | | |
| 9/2004 | 933,020 | 31,977 | 79,044,384 | 3.43 | | 2,472 | | 84.72 | | | |
| 12/2004 | 938,330 | 31,796 | 81,703,290 | 3.39 | | 2,570 | | 87.07 | | | |
| 3/2005 | 942,274 | 32,843 | 82,125,713 | 3.49 | -0.6 | 2,501 | 0.9 | 87.16 | 0.0 | | |
| 6/2005 | 952,419 | 32,822 | 80,661,135 | 3.45 | 0.3 | 2,458 | 1.3 | 84.69 | 1.4 | | |
| 9/2005 | 963,146 | 32,357 | 80,340,025 | 3.36 | -2.0 | 2,483 | 0.4 | 83.41 | -1.5 | | |
| 12/2005 | 970,436 | 30,676 | 79,338,198 | 3.16 | -6.8 | 2,586 | 0.6 | 81.76 | -6.1 | | |
| 3/2006 | 977,137 | 33,260 | 86,497,844 | 3.40 | -2.6 | 2,601 | 4.0 | 88.52 | 1.6 | | |
| 6/2006 | 989,438 | 31,007 | 80,999,315 | 3.13 | -9.3 | 2,612 | 6.3 | 81.86 | -3.3 | | |
| 9/2006 | 998,126 | 31,869 | 83,413,204 | 3.19 | -5.1 | 2,617 | 5.4 | 83.57 | 0.2 | | |
| 12/2006 | 1,005,982 | 34,421 | 89,451,361 | 3.42 | 8.2 | 2,599 | 0.5 | 88.92 | 8.8 | | |
| 3/2007 | 1,013,992 | 34,444 | 93,333,525 | 3.40 | 0.0 | 2,710 | 4.2 | 92.05 | 4.0 | | |
| 6/2007 | 1,026,945 | 33,804 | 87,577,155 | 3.29 | 5.1 | 2,591 | -0.8 | 85.28 | 4.2 | | |
| 9/2007 | 1,035,487 | 33,112 | 88,065,103 | 3.20 | 0.3 | 2,660 | 1.6 | 85.05 | 1.8 | | |
| 12/2007 | 1,041,949 | 33,707 | 90,786,859 | 3.23 | -5.6 | 2,693 | 3.6 | 87.13 | -2.0 | | |
| 3/2008 | 1,046,977 | 33,837 | 91,841,814 | 3.23 | -5.0 | 2,714 | 0.1 | 87.72 | -4.7 | | |
| 6/2008 | 1,057,423 | 33,211 | 89,757,268 | 3.14 | -4.6 | 2,703 | 4.3 | 84.88 | -0.5 | | |
| 9/2008 | 1,061,556 | 32,290 | 86,963,883 | 3.04 | -5.0 | 2,693 | 1.2 | 81.92 | -3.7 | | |
| 12/2008 | 1,061,407 | 33,087 | 91,889,460 | 3.12 | -3.4 | 2,777 | 3.1 | 86.57 | -0.6 | | |
| 3/2009 | 1,056,825 | 34,079 | 94,469,192 | 3.22 | -0.3 | 2,772 | 2.1 | 89.39 | 1.9 | | |
| 6/2009 | 1,058,501 | 33,825 | 90,743,095 | 3.20 | 1.9 | 2,683 | -0.7 | 85.73 | 1.0 | | |
| 9/2009 | 1,055,741 | 32,962 | 88,178,379 | 3.12 | 2.6 | 2,675 | -0.7 | 83.52 | 2.0 | | |
| 4 QTRS ENDING | | | | | | | | | | | |
| 3/2005 | 3,737,313 | 128,415 | 320,006,300 | 3.44 | | 2,492 | | 85.62 | | | |
| 6/2005 | 3,766,043 | 129,438 | 323,534,522 | 3.44 | | 2,500 | | 85.91 | | | |
| 9/2005 | 3,796,169 | 129,818 | 324,830,163 | 3.42 | | 2,502 | | 85.57 | | | |
| 12/2005 | 3,828,275 | 128,698 | 322,465,071 | 3.36 | -2.3 | 2,506 | 0.8 | 84.23 | -1.6 | | |
| 3/2006 | 3,863,138 | 129,115 | 326,837,202 | 3.34 | -2.9 | 2,531 | 1.6 | 84.60 | -1.2 | | |
| 6/2006 | 3,900,157 | 127,300 | 327,175,382 | 3.26 | -5.2 | 2,570 | 2.8 | 83.89 | -2.4 | | |
| 9/2006 | 3,935,137 | 126,812 | 330,248,561 | 3.22 | -5.8 | 2,604 | 4.1 | 83.92 | -1.9 | | |
| 12/2006 | 3,970,683 | 130,557 | 340,361,724 | 3.29 | -2.1 | 2,607 | 4.0 | 85.72 | 1.8 | | |
| 3/2007 | 4,007,538 | 131,741 | 347,197,405 | 3.29 | -1.5 | 2,635 | 4.1 | 86.64 | 2.4 | | |
| 6/2007 | 4,045,045 | 134,538 | 353,775,245 | 3.33 | 2.1 | 2,630 | 2.3 | 87.46 | 4.3 | | |
| 9/2007 | 4,082,406 | 135,781 | 358,427,144 | 3.33 | 3.4 | 2,640 | 1.4 | 87.80 | 4.6 | | |
| 12/2007 | 4,118,373 | 135,067 | 359,762,642 | 3.28 | -0.3 | 2,664 | 2.2 | 87.36 | 1.9 | | |
| 3/2008 | 4,151,358 | 134,460 | 358,270,931 | 3.24 | -1.5 | 2,665 | 1.1 | 86.30 | -0.4 | | |
| 6/2008 | 4,181,836 | 133,867 | 360,451,044 | 3.20 | -3.9 | 2,693 | 2.4 | 86.19 | -1.5 | | |
| 9/2008 | 4,207,905 | 133,045 | 359,349,824 | 3.16 | -5.1 | 2,701 | 2.3 | 85.40 | -2.7 | | |
| 12/2008 | 4,227,363 | 132,425 | 360,452,425 | 3.13 | -4.6 | 2,722 | 2.2 | 85.27 | -2.4 | | |
| 3/2009 | 4,237,211 | 132,667 | 363,079,803 | 3.13 | -3.4 | 2,737 | 2.7 | 85.69 | -0.7 | | |
| 6/2009 | 4,238,289 | 133,281 | 364,065,630 | 3.14 | -1.9 | 2,732 | 1.4 | 85.90 | -0.3 | | |
| 9/2009 | 4,232,474 | 133,953 | 365,280,126 | 3.16 | 0.0 | 2,727 | 1.0 | 86.30 | 1.1 | | |
| ANNUAL RATE OF CHANGE (20 PT.) | | | | | -2.0 | | 2.3 | | 0.3 | | |
| ANNUAL RATE OF CHANGE (12 PT.) | | | | | -2.4 | | 1.8 | | -0.5 | | |
| ANNUAL RATE OF CHANGE (9 PT.) | | | | | -2.8 | | 1.8 | | -1.0 | | |
| ANNUAL RATE OF CHANGE (6 PT.) | | | | | -0.9 | | 1.2 | | 0.3 | | |

NORTH CAROLINA
FAST TRACK TREND SUMMARY
DATA ENDED SEPTEMBER 2009

NORTH CAROLINA BODILY INJURY

| COST | STRAIGHT LINE | | | EXPONENTIAL |
|-----------|---------------|-----------|--|-------------|
| | END POINT | MID POINT | | |
| 15 points | 5.0% | 5.6% | | 5.8% |
| 12 points | 4.1% | 4.4% | | 4.5% |
| 9 points | 3.7% | 3.9% | | 4.0% |
| 6 points | 2.8% | 2.9% | | 2.9% |

| FREQ | STRAIGHT LINE | | | EXPONENTIAL |
|-----------|---------------|-----------|--|-------------|
| | END POINT | MID POINT | | |
| 15 points | -3.5% | -3.3% | | -3.2% |
| 12 points | -3.2% | -3.1% | | -3.1% |
| 9 points | -3.6% | -3.4% | | -3.4% |
| 6 points | -1.5% | -1.5% | | -1.5% |

NORTH CAROLINA PROPERTY DAMAGE

| COST | STRAIGHT LINE | | | EXPONENTIAL |
|-----------|---------------|-----------|--|-------------|
| | END POINT | MID POINT | | |
| 15 points | 2.0% | 2.1% | | 2.1% |
| 12 points | 1.8% | 1.8% | | 1.8% |
| 9 points | 1.8% | 1.8% | | 1.8% |
| 6 points | 1.2% | 1.2% | | 1.2% |

| FREQ | STRAIGHT LINE | | | EXPONENTIAL |
|-----------|---------------|-----------|--|-------------|
| | END POINT | MID POINT | | |
| 15 points | -1.7% | -1.7% | | -1.7% |
| 12 points | -2.5% | -2.4% | | -2.4% |
| 9 points | -3.0% | -2.9% | | -2.8% |
| 6 points | -0.9% | -0.9% | | -0.9% |

NORTH CAROLINA
 FAST TRACK TREND SUMMARY
 CORRELATION COEFFICIENTS
 DATA ENDED SEPTEMBER 2009

NORTH CAROLINA BODILY INJURY

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.96 | 0.96 |
| 12 points | 0.97 | 0.96 |
| 9 points | 0.93 | 0.93 |
| 6 points | 0.87 | 0.87 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | -0.95 | -0.96 |
| 12 points | -0.95 | -0.95 |
| 9 points | -0.92 | -0.93 |
| 6 points | -0.83 | -0.83 |

NORTH CAROLINA PROPERTY DAMAGE

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.98 | 0.97 |
| 12 points | 0.97 | 0.97 |
| 9 points | 0.95 | 0.95 |
| 6 points | 0.84 | 0.84 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | -0.80 | -0.80 |
| 12 points | -0.89 | -0.89 |
| 9 points | -0.88 | -0.88 |
| 6 points | -0.52 | -0.52 |

F-119

| QTR YEAR | EARNED CAR YEARS | NO. OF PAID CLAIMS | NO. OF CLAIMS ARISING | PAID LOSSES | PAID CLAIM FREQ. | PCT. CHANGE FROM SAME | | PCT. CHANGE FROM SAME | | PCT. CHANGE FROM SAME | | PCT. CHANGE FROM SAME | |
|--------------------------------|------------------|--------------------|-----------------------|---------------|------------------|-----------------------|--------------|-----------------------|--------------|-----------------------|---------------------|-----------------------|-------|
| | | | | | | QTR PRIOR YEAR | AVERAGE LOSS | QTR PRIOR YEAR | PURE PREMIUM | QTR PRIOR YEAR | ARISING CLAIM FREQ. | QTR PRIOR YEAR | |
| 6/2004 | 19,204,536 | 215,518 | 313,885 | 2,095,648,499 | 1.12 | | 9,724 | | 109.12 | | | 1.63 | |
| 9/2004 | 19,345,921 | 210,870 | 313,832 | 2,079,754,213 | 1.09 | | 9,863 | | 107.50 | | | 1.62 | |
| 12/2004 | 19,394,561 | 216,318 | 321,403 | 2,152,868,939 | 1.12 | | 9,952 | | 111.00 | | | 1.66 | |
| 3/2005 | 19,404,560 | 210,415 | 303,987 | 2,024,015,770 | 1.08 | -6.1 | 9,619 | 3.7 | 104.31 | -2.5 | | 1.57 | -3.7 |
| 6/2005 | 19,656,092 | 210,406 | 310,603 | 2,097,652,089 | 1.07 | -4.5 | 9,970 | 2.5 | 106.72 | -2.2 | | 1.58 | -3.1 |
| 9/2005 | 19,823,164 | 204,871 | 301,029 | 2,070,705,276 | 1.03 | -5.5 | 10,107 | 2.5 | 104.46 | -2.8 | | 1.52 | -6.2 |
| 12/2005 | 19,862,477 | 204,607 | 306,577 | 2,088,164,892 | 1.03 | -8.0 | 10,206 | 2.6 | 105.13 | -5.3 | | 1.54 | -7.2 |
| 3/2006 | 19,850,540 | 205,762 | 297,545 | 2,081,253,072 | 1.04 | -3.7 | 10,115 | 5.2 | 104.85 | 0.5 | | 1.50 | -4.5 |
| 6/2006 | 20,085,457 | 204,590 | 294,561 | 2,110,107,608 | 1.02 | -4.7 | 10,314 | 3.5 | 105.06 | -1.6 | | 1.47 | -7.0 |
| 9/2006 | 20,181,386 | 199,862 | 286,973 | 2,106,019,941 | 0.99 | -3.9 | 10,537 | 4.3 | 104.35 | -0.1 | | 1.42 | -6.6 |
| 12/2006 | 20,155,205 | 205,684 | 304,009 | 2,222,070,146 | 1.02 | -1.0 | 10,803 | 5.8 | 110.25 | 4.9 | | 1.51 | -1.9 |
| 3/2007 | 20,122,445 | 199,316 | 285,645 | 2,120,016,232 | 0.99 | -4.8 | 10,636 | 5.2 | 105.36 | 0.5 | | 1.42 | -5.3 |
| 6/2007 | 20,319,433 | 198,128 | 281,166 | 2,164,245,990 | 0.98 | -3.9 | 10,923 | 5.9 | 106.51 | 1.4 | | 1.38 | -6.1 |
| 9/2007 | 20,381,032 | 192,584 | 277,759 | 2,162,197,831 | 0.94 | -5.1 | 11,227 | 6.5 | 106.09 | 1.7 | | 1.36 | -4.2 |
| 12/2007 | 20,332,662 | 196,970 | 289,749 | 2,272,294,150 | 0.97 | -4.9 | 11,536 | 6.8 | 111.76 | 1.4 | | 1.43 | -5.3 |
| 3/2008 | 20,343,520 | 191,302 | 270,522 | 2,159,154,042 | 0.94 | -5.1 | 11,287 | 6.1 | 106.13 | 0.7 | | 1.33 | -6.3 |
| 6/2008 | 20,507,197 | 193,609 | 261,731 | 2,230,522,518 | 0.94 | -4.1 | 11,521 | 5.5 | 108.77 | 2.1 | | 1.28 | -7.2 |
| 9/2008 | 20,577,367 | 187,039 | 251,793 | 2,229,417,528 | 0.91 | -3.2 | 11,920 | 6.2 | 108.34 | 2.1 | | 1.22 | -10.3 |
| 12/2008 | 20,498,482 | 189,107 | 268,339 | 2,322,706,355 | 0.92 | -5.2 | 12,282 | 6.5 | 113.31 | 1.4 | | 1.31 | -8.4 |
| 3/2009 | 20,409,431 | 184,986 | 259,224 | 2,144,184,172 | 0.91 | -3.2 | 11,591 | 2.7 | 105.06 | -1.0 | | 1.27 | -4.5 |
| 6/2009 | 20,541,678 | 185,882 | 268,758 | 2,256,003,428 | 0.90 | -4.3 | 12,137 | 5.3 | 109.83 | 1.0 | | 1.31 | 2.3 |
| 9/2009 | 20,532,993 | 183,434 | 263,980 | 2,225,110,416 | 0.89 | -2.2 | 12,130 | 1.8 | 108.37 | 0.0 | | 1.29 | 5.7 |
| 4 QTRS ENDING | | | | | | | | | | | | | |
| 3/2005 | 77,349,578 | 853,121 | 1253107 | 8,352,287,421 | 1.10 | | 9,790 | | 107.98 | | | 1.62 | |
| 6/2005 | 77,801,134 | 848,009 | 1249825 | 8,354,291,011 | 1.09 | | 9,852 | | 107.38 | | | 1.61 | |
| 9/2005 | 78,278,377 | 842,010 | 1237022 | 8,345,242,074 | 1.08 | | 9,911 | | 106.61 | | | 1.58 | |
| 12/2005 | 78,746,293 | 830,299 | 1222196 | 8,280,538,027 | 1.05 | -6.3 | 9,973 | 2.8 | 105.15 | -3.2 | | 1.55 | -5.5 |
| 3/2006 | 79,192,273 | 825,646 | 1215754 | 8,337,775,329 | 1.04 | -5.5 | 10,098 | 3.1 | 105.29 | -2.5 | | 1.54 | -4.9 |
| 6/2006 | 79,621,638 | 819,830 | 1199712 | 8,350,230,848 | 1.03 | -5.5 | 10,185 | 3.4 | 104.87 | -2.3 | | 1.51 | -6.2 |
| 9/2006 | 79,979,860 | 814,821 | 1185656 | 8,385,545,513 | 1.02 | -5.6 | 10,291 | 3.8 | 104.85 | -1.7 | | 1.48 | -6.3 |
| 12/2006 | 80,272,588 | 815,898 | 1183088 | 8,519,450,767 | 1.02 | -2.9 | 10,442 | 4.7 | 106.13 | 0.9 | | 1.47 | -5.2 |
| 3/2007 | 80,544,493 | 809,452 | 1171188 | 8,558,213,927 | 1.00 | -3.8 | 10,573 | 4.7 | 106.25 | 0.9 | | 1.45 | -5.8 |
| 6/2007 | 80,778,469 | 802,990 | 1157793 | 8,612,352,309 | 0.99 | -3.9 | 10,725 | 5.3 | 106.62 | 1.7 | | 1.43 | -5.3 |
| 9/2007 | 80,978,115 | 795,712 | 1148579 | 8,668,530,199 | 0.98 | -3.9 | 10,894 | 5.9 | 107.05 | 2.1 | | 1.42 | -4.1 |
| 12/2007 | 81,155,572 | 786,998 | 1134319 | 8,718,754,203 | 0.97 | -4.9 | 11,078 | 6.1 | 107.43 | 1.2 | | 1.40 | -4.8 |
| 3/2008 | 81,376,647 | 778,984 | 1119196 | 8,757,892,013 | 0.96 | -4.0 | 11,243 | 6.3 | 107.62 | 1.3 | | 1.38 | -4.8 |
| 6/2008 | 81,564,411 | 774,465 | 1099761 | 8,824,168,541 | 0.95 | -4.0 | 11,394 | 6.2 | 108.19 | 1.5 | | 1.35 | -5.6 |
| 9/2008 | 81,760,746 | 768,920 | 1073795 | 8,891,388,238 | 0.94 | -4.1 | 11,563 | 6.1 | 108.75 | 1.6 | | 1.31 | -7.7 |
| 12/2008 | 81,926,566 | 761,057 | 1052385 | 8,941,800,443 | 0.93 | -4.1 | 11,749 | 6.1 | 109.14 | 1.6 | | 1.28 | -8.6 |
| 3/2009 | 81,992,477 | 754,741 | 1041087 | 8,926,830,573 | 0.92 | -4.2 | 11,828 | 5.2 | 108.87 | 1.2 | | 1.27 | -8.0 |
| 6/2009 | 82,026,958 | 747,014 | 1048114 | 8,952,311,483 | 0.91 | -4.2 | 11,984 | 5.2 | 109.14 | 0.9 | | 1.28 | -5.2 |
| 9/2009 | 81,982,584 | 743,409 | 1060301 | 8,948,004,371 | 0.91 | -3.2 | 12,036 | 4.1 | 109.15 | 0.4 | | 1.29 | -1.5 |
| ANNUAL RATE OF CHANGE (20 PT.) | | | | | -4.3 | | 5.1 | | 0.5 | | | -5.5 | |
| ANNUAL RATE OF CHANGE (12 PT.) | | | | | -4.1 | | 5.6 | | 1.2 | | | -5.6 | |
| ANNUAL RATE OF CHANGE (9 PT.) | | | | | -3.9 | | 5.2 | | 1.1 | | | -5.6 | |
| ANNUAL RATE OF CHANGE (6 PT.) | | | | | -3.6 | | 4.5 | | 0.6 | | | -3.4 | |

| QTR YEAR | EARNED CAR YEARS | NO. OF PAID CLAIMS | PAID LOSSES | PAID CLAIM FREQ. | PCT. CHANGE | | PCT. CHANGE | | PURE PREMIUM | PCT. CHANGE FROM SAME QTR PRIOR YEAR |
|-------------------------------|------------------------|--------------------------|----------------|------------------------|--------------------------------|-----------------|--------------------------------|--------|-----------------|---|
| | | | | | FROM SAME QTR PRIOR YEAR | AVERAGE LOSS | FROM SAME QTR PRIOR YEAR | | | |
| 6/2004 | 26,389,020 | 987,961 | 2,451,078,559 | 3.74 | | 2,481 | | 92.88 | | |
| 9/2004 | 26,584,059 | 985,315 | 2,477,555,307 | 3.71 | | 2,514 | | 93.20 | | |
| 12/2004 | 26,615,294 | 987,437 | 2,518,670,247 | 3.71 | | 2,551 | | 94.63 | | |
| 3/2005 | 26,636,587 | 1054961 | 2,689,012,203 | 3.96 | -2.9 | 2,549 | 2.2 | 100.95 | -0.8 | |
| 6/2005 | 27,000,920 | 1012420 | 2,582,150,902 | 3.75 | 0.3 | 2,550 | 2.8 | 95.63 | 3.0 | |
| 9/2005 | 27,222,824 | 1009568 | 2,608,909,448 | 3.71 | 0.0 | 2,584 | 2.8 | 95.84 | 2.8 | |
| 12/2005 | 27,241,133 | 971,935 | 2,573,069,415 | 3.57 | -3.8 | 2,647 | 3.8 | 94.46 | -0.2 | |
| 3/2006 | 27,240,344 | 1039874 | 2,765,346,091 | 3.82 | -3.5 | 2,659 | 4.3 | 101.52 | 0.6 | |
| 6/2006 | 27,613,638 | 982,147 | 2,603,424,931 | 3.56 | -5.1 | 2,651 | 4.0 | 94.28 | -1.4 | |
| 9/2006 | 27,757,013 | 972,785 | 2,600,008,103 | 3.50 | -5.7 | 2,673 | 3.4 | 93.67 | -2.3 | |
| 12/2006 | 27,705,584 | 996,582 | 2,704,311,164 | 3.60 | 0.8 | 2,714 | 2.5 | 97.61 | 3.3 | |
| 3/2007 | 27,686,308 | 1047703 | 2,858,336,333 | 3.78 | -1.0 | 2,728 | 2.6 | 103.24 | 1.7 | |
| 6/2007 | 28,005,915 | 1014222 | 2,742,115,662 | 3.62 | 1.7 | 2,704 | 2.0 | 97.91 | 3.9 | |
| 9/2007 | 28,100,005 | 994,504 | 2,722,015,996 | 3.54 | 1.1 | 2,737 | 2.4 | 96.87 | 3.4 | |
| 12/2007 | 27,989,405 | 1017916 | 2,800,242,939 | 3.64 | 1.1 | 2,751 | 1.4 | 100.05 | 2.5 | |
| 3/2008 | 28,038,669 | 1051151 | 2,934,834,961 | 3.75 | -0.8 | 2,792 | 2.3 | 104.67 | 1.4 | |
| 6/2008 | 28,313,905 | 999,450 | 2,757,685,901 | 3.53 | -2.5 | 2,759 | 2.0 | 97.40 | -0.5 | |
| 9/2008 | 28,407,562 | 966,228 | 2,685,899,543 | 3.40 | -4.0 | 2,780 | 1.6 | 94.55 | -2.4 | |
| 12/2008 | 28,280,610 | 957,251 | 2,696,095,918 | 3.38 | -7.1 | 2,816 | 2.4 | 95.33 | -4.7 | |
| 3/2009 | 28,175,388 | 1039529 | 2,906,840,738 | 3.69 | -1.6 | 2,796 | 0.1 | 103.17 | -1.4 | |
| 6/2009 | 28,377,611 | 992,424 | 2,738,555,779 | 3.50 | -0.8 | 2,759 | 0.0 | 96.50 | -0.9 | |
| 9/2009 | 28,355,369 | 984,440 | 2,709,327,476 | 3.47 | 2.1 | 2,752 | -1.0 | 95.55 | 1.1 | |
| 4 QTRS ENDING | | | | | | | | | | |
| 3/2005 | 106224960 | 4015674 | 10,136,316,316 | 3.78 | | 2,524 | | 95.42 | | |
| 6/2005 | 106836860 | 4040133 | 10,267,388,659 | 3.78 | | 2,541 | | 96.10 | | |
| 9/2005 | 107475625 | 4064386 | 10,398,742,800 | 3.78 | | 2,559 | | 96.75 | | |
| 12/2005 | 108101464 | 4048884 | 10,453,141,968 | 3.75 | -1.6 | 2,582 | 2.9 | 96.70 | 1.2 | |
| 3/2006 | 108705221 | 4033797 | 10,529,475,856 | 3.71 | -1.9 | 2,610 | 3.4 | 96.86 | 1.5 | |
| 6/2006 | 109317939 | 4003524 | 10,550,749,885 | 3.66 | -3.2 | 2,635 | 3.7 | 96.51 | 0.4 | |
| 9/2006 | 109852128 | 3966741 | 10,541,848,540 | 3.61 | -4.5 | 2,658 | 3.9 | 95.96 | -0.8 | |
| 12/2006 | 110316579 | 3991388 | 10,673,090,289 | 3.62 | -3.5 | 2,674 | 3.6 | 96.75 | 0.1 | |
| 3/2007 | 110762543 | 3999217 | 10,766,080,531 | 3.61 | -2.7 | 2,692 | 3.1 | 97.20 | 0.4 | |
| 6/2007 | 111154820 | 4031292 | 10,904,771,262 | 3.63 | -0.8 | 2,705 | 2.7 | 98.10 | 1.6 | |
| 9/2007 | 111497812 | 4053011 | 11,026,779,155 | 3.64 | 0.8 | 2,721 | 2.4 | 98.90 | 3.1 | |
| 12/2007 | 111781633 | 4074345 | 11,122,710,930 | 3.64 | 0.6 | 2,730 | 2.1 | 99.50 | 2.8 | |
| 3/2008 | 112133994 | 4077793 | 11,199,209,558 | 3.64 | 0.8 | 2,746 | 2.0 | 99.87 | 2.7 | |
| 6/2008 | 112441984 | 4063021 | 11,214,779,797 | 3.61 | -0.6 | 2,760 | 2.0 | 99.74 | 1.7 | |
| 9/2008 | 112749541 | 4034745 | 11,178,663,344 | 3.58 | -1.6 | 2,771 | 1.8 | 99.15 | 0.3 | |
| 12/2008 | 113040746 | 3974080 | 11,074,516,323 | 3.52 | -3.3 | 2,787 | 2.1 | 97.97 | -1.5 | |
| 3/2009 | 113177465 | 3962458 | 11,046,522,100 | 3.50 | -3.8 | 2,788 | 1.5 | 97.60 | -2.3 | |
| 6/2009 | 113241171 | 3955432 | 11,027,391,978 | 3.49 | -3.3 | 2,788 | 1.0 | 97.38 | -2.4 | |
| 9/2009 | 113188978 | 3973644 | 11,050,819,911 | 3.51 | -2.0 | 2,781 | 0.4 | 97.63 | -1.5 | |
| ANNUAL RATE OF CHANGE(20 PT.) | | | | -1.7 | | 2.4 | | 0.7 | | |
| ANNUAL RATE OF CHANGE(12 PT.) | | | | -1.6 | | 1.6 | | 0.0 | | |
| ANNUAL RATE OF CHANGE(9 PT.) | | | | -2.5 | | 1.3 | | -1.2 | | |
| ANNUAL RATE OF CHANGE(6 PT.) | | | | -2.5 | | 0.6 | | -1.9 | | |

NORTH CAROLINA
FAST TRACK TREND SUMMARY
DATA ENDED SEPTEMBER 2009

MULTISTATE BODILY INJURY

| STRAIGHT LINE | | | |
|---------------|-----------|-----------|-------------|
| COST | END POINT | MID POINT | EXPONENTIAL |
| 15 points | 4.9% | 5.4% | 5.6% |
| 12 points | 5.1% | 5.4% | 5.6% |
| 9 points | 4.8% | 5.1% | 5.2% |
| 6 points | 4.3% | 4.4% | 4.5% |

| STRAIGHT LINE | | | |
|---------------|-----------|-----------|-------------|
| FREQ | END POINT | MID POINT | EXPONENTIAL |
| 15 points | -4.4% | -4.1% | -4.0% |
| 12 points | -4.4% | -4.2% | -4.1% |
| 9 points | -4.1% | -3.9% | -3.9% |
| 6 points | -3.8% | -3.7% | -3.6% |

MULTISTATE PROPERTY DAMAGE

| STRAIGHT LINE | | | |
|---------------|-----------|-----------|-------------|
| COST | END POINT | MID POINT | EXPONENTIAL |
| 15 points | 1.8% | 1.9% | 1.9% |
| 12 points | 1.5% | 1.6% | 1.6% |
| 9 points | 1.3% | 1.3% | 1.3% |
| 6 points | 0.6% | 0.6% | 0.6% |

| STRAIGHT LINE | | | |
|---------------|-----------|-----------|-------------|
| FREQ | END POINT | MID POINT | EXPONENTIAL |
| 15 points | -1.4% | -1.4% | -1.4% |
| 12 points | -1.6% | -1.6% | -1.6% |
| 9 points | -2.6% | -2.5% | -2.5% |
| 6 points | -2.6% | -2.6% | -2.5% |

NORTH CAROLINA
 FAST TRACK TREND SUMMARY
 CORRELATION COEFFICIENTS
 DATA ENDED SEPTEMBER 2009

MULTISTATE BODILY INJURY

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 1.00 | 1.00 |
| 12 points | 1.00 | 1.00 |
| 9 points | 0.99 | 0.99 |
| 6 points | 0.99 | 0.99 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | -1.00 | -1.00 |
| 12 points | -0.99 | -1.00 |
| 9 points | -0.99 | -0.99 |
| 6 points | -0.98 | -0.98 |

MULTISTATE PROPERTY DAMAGE

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.97 | 0.97 |
| 12 points | 0.97 | 0.96 |
| 9 points | 0.93 | 0.93 |
| 6 points | 0.73 | 0.73 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | -0.86 | -0.86 |
| 12 points | -0.84 | -0.84 |
| 9 points | -0.94 | -0.94 |
| 6 points | -0.87 | -0.87 |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM COST

ALL CARRIERS

| (1) YEAR ENDED | AVERAGE PAID CLAIM COST (A) | | | | AVERAGE PAID CLAIM COST (A) | | | |
|----------------------|------------------------------------|-----------------------|--------------------------|--|---------------------------------------|-----------------------|--------------------------|--|
| | (2) PAID LOSSES (A) | (3) PAID CLAIMS | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (B) | (6) PAID LOSSES (A) | (7) PAID CLAIMS | (8) ACTUAL (6)/(7) | (9) EXPONENTIAL CURVE OF BEST FIT (B) |
| | <u>BODILY INJURY (30/60 LIMIT)</u> | | | | <u>PROPERTY DAMAGE (TOTAL LIMITS)</u> | | | |
| Dec-03 | | | | \$6,372.17 | \$607,731,962 | 235,466 | \$2,581 | \$2,646.95 |
| Mar-04 | \$606,117,446 | 99,684 | \$6,080 | 6,442.57 | 614,258,216 | 239,170 | 2,568 | 2,656.68 |
| Jun-04 | 616,400,892 | 100,979 | 6,104 | 6,513.74 | 620,234,160 | 243,165 | 2,551 | 2,666.44 |
| Sep-04 | 631,978,935 | 101,974 | 6,197 | 6,585.70 | 615,743,810 | 242,681 | 2,537 | 2,676.24 |
| Dec-04 | 636,162,767 | 102,281 | 6,220 | 6,658.46 | 621,932,792 | 244,291 | 2,546 | 2,686.08 |
| Mar-05 | 647,242,930 | 102,772 | 6,298 | 6,732.01 | 627,485,422 | 246,310 | 2,548 | 2,695.95 |
| Jun-05 | 651,720,039 | 102,873 | 6,335 | 6,806.39 | 631,671,224 | 246,705 | 2,560 | 2,705.85 |
| Sep-05 | 651,575,122 | 102,892 | 6,333 | 6,881.58 | 635,302,673 | 247,768 | 2,564 | 2,715.80 |
| Dec-05 | 655,758,567 | 101,642 | 6,452 | 6,957.60 | 628,235,467 | 243,492 | 2,580 | 2,725.78 |
| Mar-06 | 663,234,374 | 102,016 | 6,501 | 7,034.46 | 637,159,084 | 244,730 | 2,604 | 2,735.79 |
| Jun-06 | 664,417,985 | 101,246 | 6,562 | 7,112.18 | 638,433,955 | 242,768 | 2,630 | 2,745.85 |
| Sep-06 | 668,375,381 | 100,053 | 6,680 | 7,190.75 | 644,595,815 | 242,089 | 2,663 | 2,755.94 |
| Dec-06 | 676,166,414 | 100,998 | 6,695 | 7,270.18 | 663,272,417 | 247,014 | 2,685 | 2,766.07 |
| Mar-07 | 682,136,661 | 100,610 | 6,780 | 7,350.50 | 671,741,530 | 247,151 | 2,718 | 2,776.23 |
| Jun-07 | 699,111,020 | 101,122 | 6,914 | 7,431.70 | 681,592,955 | 249,904 | 2,727 | 2,786.43 |
| Sep-07 | 711,740,528 | 101,513 | 7,011 | 7,513.80 | 684,780,464 | 249,592 | 2,744 | 2,796.67 |
| Dec-07 | 718,253,029 | 99,461 | 7,221 | 7,596.81 | 679,644,016 | 247,496 | 2,746 | 2,806.95 |
| Mar-08 | 719,096,314 | 98,200 | 7,323 | 7,680.74 | 675,020,269 | 245,009 | 2,755 | 2,817.27 |
| Jun-08 | 722,198,981 | 97,297 | 7,423 | 7,765.59 | 675,703,888 | 243,367 | 2,776 | 2,827.62 |
| Sep-08 | 721,927,226 | 96,334 | 7,494 | 7,851.38 | 672,751,650 | 241,931 | 2,781 | 2,838.01 |
| Dec-08 | 720,034,137 | 95,923 | 7,506 | 7,938.11 | 676,082,242 | 241,251 | 2,802 | 2,848.44 |
| Mar-09 | 723,308,522 | 96,122 | 7,525 | 8,025.81 | 679,951,555 | 241,790 | 2,812 | 2,858.91 |
| Jun-09 | 721,919,613 | 96,597 | 7,474 | 8,114.47 | 683,238,178 | 243,841 | 2,802 | 2,869.42 |
| Sep-09 | 728,332,523 | 97,485 | 7,471 | 8,204.11 | 688,267,340 | 246,973 | 2,787 | 2,879.96 |

| (10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT: | BODILY INJURY | PROPERTY DAMAGE |
|---|------------------|--------------------|
| | 6-points | 0.3% |
| | 9-points | 2.9% |
| | 12-points | 4.5% |
| | 15-points | 4.8% |

(A) FACTORS OF 1.129 WERE APPLIED TO BODILY INJURY AND 1.116 TO PROPERTY DAMAGE PAID LOSSES TO INCLUDE ALL LOSS ADJUSTMENT.

(B) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM COST

ALL CARRIERS

| (1) YEAR ENDED | AVERAGE PAID CLAIM COST (A) | | | | AVERAGE PAID CLAIM COST (A) | | | |
|----------------------|-------------------------------------|-----------------------|--------------------------|--|-------------------------------------|-----------------------|--------------------------|--|
| | (2) PAID LOSSES (A) | (3) PAID CLAIMS | (4) ACTUAL (2)/(3) | (5) EXPONENTIAL CURVE OF BEST FIT (B) | (6) PAID LOSSES (A) | (7) PAID CLAIMS | (8) ACTUAL (6)/(7) | (9) EXPONENTIAL CURVE OF BEST FIT (B) |
| | <u>BODILY INJURY (30/60 EXCESS)</u> | | | | <u>BODILY INJURY (TOTAL LIMITS)</u> | | | |
| Dec-03 | | | | \$1,293.32 | \$710,162,502 | 99,719 | \$7,122 | \$7,665.54 |
| Mar-04 | \$107,502,703 | 99,684 | \$1,078 | 1,303.99 | 713,620,149 | 99,684 | 7,159 | 7,746.71 |
| Jun-04 | 111,532,368 | 100,979 | 1,105 | 1,314.76 | 727,933,260 | 100,979 | 7,209 | 7,828.73 |
| Sep-04 | 118,994,340 | 101,974 | 1,167 | 1,325.61 | 750,973,275 | 101,974 | 7,364 | 7,911.62 |
| Dec-04 | 122,874,014 | 102,281 | 1,201 | 1,336.56 | 759,036,781 | 102,281 | 7,421 | 7,995.39 |
| Mar-05 | 123,773,914 | 102,772 | 1,204 | 1,347.59 | 771,016,844 | 102,772 | 7,502 | 8,080.05 |
| Jun-05 | 118,675,423 | 102,873 | 1,154 | 1,358.71 | 770,395,462 | 102,873 | 7,489 | 8,165.61 |
| Sep-05 | 112,873,217 | 102,892 | 1,097 | 1,369.93 | 764,448,339 | 102,892 | 7,430 | 8,252.07 |
| Dec-05 | 107,877,379 | 101,642 | 1,061 | 1,381.24 | 763,635,946 | 101,642 | 7,513 | 8,339.44 |
| Mar-06 | 112,967,166 | 102,016 | 1,107 | 1,392.64 | 776,201,540 | 102,016 | 7,609 | 8,427.74 |
| Jun-06 | 116,196,242 | 101,246 | 1,148 | 1,404.14 | 780,614,227 | 101,246 | 7,710 | 8,516.98 |
| Sep-06 | 130,074,202 | 100,053 | 1,300 | 1,415.73 | 798,449,583 | 100,053 | 7,980 | 8,607.16 |
| Dec-06 | 136,602,985 | 100,998 | 1,353 | 1,427.42 | 812,769,399 | 100,998 | 8,047 | 8,698.29 |
| Mar-07 | 138,450,209 | 100,610 | 1,376 | 1,439.21 | 820,586,870 | 100,610 | 8,156 | 8,790.39 |
| Jun-07 | 145,968,191 | 101,122 | 1,443 | 1,451.09 | 845,079,211 | 101,122 | 8,357 | 8,883.47 |
| Sep-07 | 138,145,131 | 101,513 | 1,361 | 1,463.07 | 849,885,659 | 101,513 | 8,372 | 8,977.53 |
| Dec-07 | 138,357,452 | 99,461 | 1,391 | 1,475.15 | 856,610,481 | 99,461 | 8,613 | 9,072.58 |
| Mar-08 | 135,592,778 | 98,200 | 1,381 | 1,487.32 | 854,689,092 | 98,200 | 8,704 | 9,168.65 |
| Jun-08 | 134,272,766 | 97,297 | 1,380 | 1,499.60 | 856,471,747 | 97,297 | 8,803 | 9,265.73 |
| Sep-08 | 139,379,023 | 96,334 | 1,447 | 1,511.98 | 861,306,249 | 96,334 | 8,941 | 9,363.83 |
| Dec-08 | 141,265,808 | 95,923 | 1,473 | 1,524.46 | 861,299,945 | 95,923 | 8,979 | 9,462.98 |
| Mar-09 | 146,526,563 | 96,122 | 1,524 | 1,537.05 | 869,835,085 | 96,122 | 9,049 | 9,563.18 |
| Jun-09 | 146,491,264 | 96,597 | 1,517 | 1,549.74 | 868,410,877 | 96,597 | 8,990 | 9,664.43 |
| Sep-09 | 139,055,762 | 97,485 | 1,426 | 1,562.53 | 867,388,285 | 97,485 | 8,898 | 9,766.76 |

| (10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT: | 30/60 <u>EXCESS</u> | TOTAL <u>LIMITS</u> | |
|---|------------------------|------------------------|------|
| | 6-points | 4.0% | 0.9% |
| | 9-points | 4.8% | 3.2% |
| | 12-points | 3.3% | 4.3% |
| | 15-points | 6.9% | 5.1% |

- (A) INCLUDES A FACTOR OF 1.129 TO INCLUDE ALL LOSS ADJUSTMENT.
(B) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN MEDICAL PAYMENTS CLAIM COSTS

ALL CARRIERS

| (1) YEAR ENDED | (2) PAID LOSSES (A) | (3) PAID CLAIMS | AVERAGE PAID CLAIM COST (A) | |
|----------------------|---------------------------|-----------------------|-----------------------------|--|
| | | | (4) ACTUAL (2) / (3) | (5) EXPONENTIAL CURVE OF BEST FIT (B) |
| Dec-03 | \$101,449,178 | 62,555 | \$1,622 | \$1,703.87 |
| Mar-04 | 101,713,082 | 61,816 | 1,645 | 1,706.98 |
| Jun-04 | 101,794,562 | 61,354 | 1,659 | 1,710.09 |
| Sep-04 | 102,792,212 | 60,674 | 1,694 | 1,713.21 |
| Dec-04 | 103,205,467 | 59,958 | 1,721 | 1,716.33 |
| Mar-05 | 102,781,502 | 59,478 | 1,728 | 1,719.46 |
| Jun-05 | 102,943,294 | 59,246 | 1,738 | 1,722.60 |
| Sep-05 | 102,897,784 | 59,584 | 1,727 | 1,725.74 |
| Dec-05 | 102,777,869 | 59,379 | 1,731 | 1,728.89 |
| Mar-06 | 104,035,116 | 60,025 | 1,733 | 1,732.04 |
| Jun-06 | 103,736,147 | 59,736 | 1,737 | 1,735.20 |
| Sep-06 | 103,513,028 | 59,239 | 1,747 | 1,738.37 |
| Dec-06 | 104,952,403 | 60,575 | 1,733 | 1,741.54 |
| Mar-07 | 104,424,370 | 60,642 | 1,722 | 1,744.72 |
| Jun-07 | 106,505,075 | 61,387 | 1,735 | 1,747.90 |
| Sep-07 | 106,628,919 | 61,930 | 1,722 | 1,751.09 |
| Dec-07 | 105,570,724 | 60,969 | 1,732 | 1,754.28 |
| Mar-08 | 106,860,699 | 61,432 | 1,739 | 1,757.48 |
| Jun-08 | 106,754,193 | 61,602 | 1,733 | 1,760.68 |
| Sep-08 | 106,027,961 | 60,899 | 1,741 | 1,763.90 |
| Dec-08 | 106,733,924 | 61,108 | 1,747 | 1,767.11 |
| Mar-09 | 106,035,965 | 60,214 | 1,761 | 1,770.34 |
| Jun-09 | 107,067,254 | 60,755 | 1,762 | 1,773.57 |
| Sep-09 | 109,023,191 | 62,179 | 1,753 | 1,776.80 |

(10) RATE OF CHANGE IN PAID CLAIM COSTS FOR ANY 12 MONTH INTERVAL ON THE EXPONENTIAL CURVE OF BEST FIT: MEDICAL PAYMENTS

| | |
|-----------|------|
| 6-points | 1.2% |
| 9-points | 1.0% |
| 12-points | 0.7% |
| 15-points | 0.4% |

(A) INCLUDES A FACTOR OF 1.129 TO INCLUDE ALL LOSS ADJUSTMENT.

(B) THE FITS GIVEN USE THE 12-POINT AVERAGE ANNUAL RATE OF CHANGE.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM FREQUENCIES (A)

ALL CARRIERS

| (1) YEAR ENDED | (2) EARNED EXPOSURES | (3) PAID CLAIMS | (4) | (5) | (6) |
|----------------------|----------------------------|-----------------------|----------------------------------|------------------------|----------------------------------|
| | | | PAID CLAIM FREQ (2)/(3) | PAID CLAIMS | PAID CLAIM FREQ (5)/(3) |
| | | <u>BODILY INJURY</u> | | <u>PROPERTY DAMAGE</u> | |
| Dec-03 | 6,041,184 | 99,719 | 1.6507 | 235,466 | 3.8977 |
| Mar-04 | 6,062,512 | 99,684 | 1.6443 | 239,170 | 3.9451 |
| Jun-04 | 6,105,291 | 100,979 | 1.6540 | 243,165 | 3.9829 |
| Sep-04 | 6,144,902 | 101,974 | 1.6595 | 242,681 | 3.9493 |
| Dec-04 | 6,192,752 | 102,281 | 1.6516 | 244,291 | 3.9448 |
| Mar-05 | 6,268,761 | 102,772 | 1.6394 | 246,310 | 3.9292 |
| Jun-05 | 6,329,732 | 102,873 | 1.6252 | 246,705 | 3.8976 |
| Sep-05 | 6,386,223 | 102,892 | 1.6112 | 247,768 | 3.8797 |
| Dec-05 | 6,430,216 | 101,642 | 1.5807 | 243,492 | 3.7867 |
| Mar-06 | 6,459,527 | 102,016 | 1.5793 | 244,730 | 3.7887 |
| Jun-06 | 6,514,265 | 101,246 | 1.5542 | 242,768 | 3.7267 |
| Sep-06 | 6,563,911 | 100,053 | 1.5243 | 242,089 | 3.6882 |
| Dec-06 | 6,617,915 | 100,998 | 1.5261 | 247,014 | 3.7325 |
| Mar-07 | 6,665,866 | 100,610 | 1.5093 | 247,151 | 3.7077 |
| Jun-07 | 6,700,103 | 101,122 | 1.5093 | 249,904 | 3.7299 |
| Sep-07 | 6,733,194 | 101,513 | 1.5077 | 249,592 | 3.7069 |
| Dec-07 | 6,762,946 | 99,461 | 1.4707 | 247,496 | 3.6596 |
| Mar-08 | 6,793,563 | 98,200 | 1.4455 | 245,009 | 3.6065 |
| Jun-08 | 6,829,721 | 97,297 | 1.4246 | 243,367 | 3.5634 |
| Sep-08 | 6,868,145 | 96,334 | 1.4026 | 241,931 | 3.5225 |
| Dec-08 | 6,898,289 | 95,923 | 1.3905 | 241,251 | 3.4973 |
| Mar-09 | 6,922,114 | 96,122 | 1.3886 | 241,790 | 3.4930 |
| Jun-09 | 6,938,252 | 96,597 | 1.3922 | 243,841 | 3.5144 |
| Sep-09 | 6,950,021 | 97,485 | 1.4027 | 246,973 | 3.5536 |

(5) RATE OF CHANGE IN PAID
CLAIM FREQS FOR ANY 12 MONTH
INTERVAL ON THE EXPONENTIAL
CURVE OF BEST FIT:

| | <u>B.I.</u> | <u>P.D.</u> |
|-----------|-------------|-------------|
| 6-points | -1.1% | -0.3% |
| 9-points | -3.7% | -2.5% |
| 12-points | -3.8% | -2.6% |
| 15-points | -3.8% | -2.3% |
| 24-points | -3.5% | -2.4% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF AVERAGE ANNUAL CHANGE
IN CLAIM FREQUENCIES (A)

ALL CARRIERS

| (1) | (2) | (3) | (4) |
|---------------|---------------------|----------------|------------------------------------|
| YEAR ENDED | EARNED EXPOSURES | PAID CLAIMS | PAID CLAIM FREQ (2) / (3) |

MEDICAL PAYMENTS

| | | | |
|--------|-----------|--------|--------|
| Dec-03 | 4,521,445 | 62,555 | 1.3835 |
| Mar-04 | 4,529,860 | 61,816 | 1.3646 |
| Jun-04 | 4,551,923 | 61,354 | 1.3479 |
| Sep-04 | 4,576,988 | 60,674 | 1.3256 |
| Dec-04 | 4,615,995 | 59,958 | 1.2989 |
| Mar-05 | 4,670,206 | 59,478 | 1.2736 |
| Jun-05 | 4,717,196 | 59,246 | 1.2560 |
| Sep-05 | 4,755,565 | 59,584 | 1.2529 |
| Dec-05 | 4,782,499 | 59,379 | 1.2416 |
| Mar-06 | 4,803,998 | 60,025 | 1.2495 |
| Jun-06 | 4,838,249 | 59,736 | 1.2347 |
| Sep-06 | 4,873,424 | 59,239 | 1.2156 |
| Dec-06 | 4,912,612 | 60,575 | 1.2331 |
| Mar-07 | 4,949,155 | 60,642 | 1.2253 |
| Jun-07 | 4,975,256 | 61,387 | 1.2338 |
| Sep-07 | 4,998,637 | 61,930 | 1.2389 |
| Dec-07 | 5,017,698 | 60,969 | 1.2151 |
| Mar-08 | 5,036,058 | 61,432 | 1.2198 |
| Jun-08 | 5,057,392 | 61,602 | 1.2181 |
| Sep-08 | 5,080,510 | 60,899 | 1.1987 |
| Dec-08 | 5,099,040 | 61,108 | 1.1984 |
| Mar-09 | 5,109,479 | 60,214 | 1.1785 |
| Jun-09 | 5,110,449 | 60,755 | 1.1888 |
| Sep-09 | 5,104,575 | 62,179 | 1.2181 |

(5) RATE OF CHANGE IN PAID
CLAIM FREQS FOR ANY 12 MONTH
INTERVAL ON THE EXPONENTIAL
CURVE OF BEST FIT:

| | <u>MEDICAL PAYMENTS</u> |
|-----------|-----------------------------|
| 6-points | -0.5% |
| 9-points | -1.4% |
| 12-points | -1.3% |
| 15-points | -1.1% |
| 24-points | -2.2% |

(A) AVERAGE PAID CLAIM FREQUENCY PER 100 CARS.

NORTH CAROLINA
TREND SUMMARY
DATA ENDED SEPTEMBER 2009

ALL CARRIERS

BODILY INJURY 30/60 BASIC

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 4.3% | 4.7% | 4.8% |
| 12 points | 4.1% | 4.3% | 4.5% |
| 9 points | 2.7% | 2.8% | 2.9% |
| 6 points | 0.3% | 0.3% | 0.3% |

| FREQ | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 24 points | -4.0% | -3.6% | -3.5% |
| 15 points | -4.2% | -3.9% | -3.8% |
| 12 points | -4.2% | -3.9% | -3.8% |
| 9 points | -3.9% | -3.7% | -3.7% |
| 6 points | -1.2% | -1.2% | -1.1% |

PROPERTY DAMAGE TOTAL LIMITS

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 1.9% | 2.0% | 2.0% |
| 12 points | 1.4% | 1.5% | 1.5% |
| 9 points | 1.1% | 1.2% | 1.2% |
| 6 points | 0.5% | 0.5% | 0.5% |

| FREQ | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 24 points | -2.6% | -2.4% | -2.4% |
| 15 points | -2.4% | -2.3% | -2.3% |
| 12 points | -2.8% | -2.7% | -2.6% |
| 9 points | -2.6% | -2.5% | -2.5% |
| 6 points | -0.3% | -0.3% | -0.3% |

MEDICAL PAYMENTS TOTAL LIMITS

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 0.4% | 0.4% | 0.4% |
| 12 points | 0.7% | 0.7% | 0.7% |
| 9 points | 1.0% | 1.0% | 1.0% |
| 6 points | 1.1% | 1.2% | 1.2% |

| FREQ | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 24 points | -2.4% | -2.2% | -2.2% |
| 15 points | -1.1% | -1.1% | -1.1% |
| 12 points | -1.3% | -1.3% | -1.3% |
| 9 points | -1.5% | -1.5% | -1.4% |
| 6 points | -0.5% | -0.5% | -0.5% |

NORTH CAROLINA
TREND SUMMARY
DATA ENDED SEPTEMBER 2009

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 5.7% | 6.4% | 6.9% |
| 12 points | 3.2% | 3.3% | 3.3% |
| 9 points | 4.5% | 4.8% | 4.8% |
| 6 points | 3.8% | 3.8% | 4.0% |

BODILY INJURY TOTAL LIMITS

| COST | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 15 points | 4.6% | 5.0% | 5.1% |
| 12 points | 3.9% | 4.2% | 4.3% |
| 9 points | 3.0% | 3.1% | 3.2% |
| 6 points | 0.9% | 0.9% | 0.9% |

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED SEPTEMBER 2009

ALL CARRIERS

BODILY INJURY 30/60 BASIC

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.96 | 0.96 |
| 12 points | 0.92 | 0.92 |
| 9 points | 0.82 | 0.82 |
| 6 points | 0.30 | 0.30 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | -0.98 | -0.98 |
| 15 points | -0.97 | -0.97 |
| 12 points | -0.95 | -0.95 |
| 9 points | -0.88 | -0.88 |
| 6 points | -0.57 | -0.57 |

PROPERTY DAMAGE TOTAL LIMITS

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.95 | 0.94 |
| 12 points | 0.94 | 0.94 |
| 9 points | 0.87 | 0.87 |
| 6 points | 0.49 | 0.49 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | -0.96 | -0.96 |
| 15 points | -0.92 | -0.92 |
| 12 points | -0.91 | -0.91 |
| 9 points | -0.82 | -0.82 |
| 6 points | -0.14 | -0.14 |

MEDICAL PAYMENTS TOTAL LIMITS

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.64 | 0.64 |
| 12 points | 0.85 | 0.85 |
| 9 points | 0.91 | 0.91 |
| 6 points | 0.83 | 0.83 |

| FREQ | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 24 points | -0.89 | -0.89 |
| 15 points | -0.77 | -0.77 |
| 12 points | -0.75 | -0.75 |
| 9 points | -0.65 | -0.65 |
| 6 points | -0.17 | -0.17 |

NORTH CAROLINA
CORRELATION COEFFICIENTS
DATA ENDED SEPTEMBER 2009

ALL CARRIERS

BODILY INJURY 30/60 EXCESS

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.83 | 0.82 |
| 12 points | 0.72 | 0.72 |
| 9 points | 0.76 | 0.77 |
| 6 points | 0.48 | 0.48 |

BODILY INJURY TOTAL LIMITS

| COST | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 15 points | 0.96 | 0.96 |
| 12 points | 0.94 | 0.94 |
| 9 points | 0.85 | 0.85 |
| 6 points | 0.43 | 0.44 |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

| | <u>ALL ITEMS CPI INDEX</u> | <u>COMPENSATION COST INDEX</u> |
|--------|--------------------------------|------------------------------------|
| Apr-06 | 201.5 | |
| May-06 | 202.5 | 101.6 |
| Jun-06 | 202.9 | |
| Jul-06 | 203.5 | |
| Aug-06 | 203.9 | 102.0 |
| Sep-06 | 202.9 | |
| Oct-06 | 201.8 | |
| Nov-06 | 201.5 | 102.6 |
| Dec-06 | 201.8 | |
| Jan-07 | 202.4 | |
| Feb-07 | 203.5 | 103.5 |
| Mar-07 | 205.4 | |
| Apr-07 | 206.7 | |
| May-07 | 207.9 | 105.0 |
| Jun-07 | 208.4 | |
| Jul-07 | 208.3 | |
| Aug-07 | 207.9 | 106.0 |
| Sep-07 | 208.5 | |
| Oct-07 | 208.9 | |
| Nov-07 | 210.2 | 105.7 |
| Dec-07 | 210.0 | |
| Jan-08 | 211.1 | |
| Feb-08 | 211.7 | 107.4 |
| Mar-08 | 213.5 | |
| Apr-08 | 214.8 | |
| May-08 | 216.6 | 107.9 |
| Jun-08 | 218.8 | |
| Jul-08 | 220.0 | |
| Aug-08 | 219.1 | 108.3 |
| Sep-08 | 218.8 | |
| Oct-08 | 216.6 | |
| Nov-08 | 212.4 | 108.2 |
| Dec-08 | 210.2 | |
| Jan-09 | 211.1 | |
| Feb-09 | 212.2 | 109.1 |
| Mar-09 | 212.7 | |
| Apr-09 | 213.2 | |
| May-09 | 213.9 | 109.7 |
| Jun-09 | 215.7 | |
| Jul-09 | 215.4 | |
| Aug-09 | 215.8 | 110.2 |
| Sep-09 | 216.0 | |
| Oct-09 | 216.2 | |
| Nov-09 | 216.3 | 110.0 |
| Dec-09 | 215.9 | |
| Jan-10 | 216.7 | |
| Feb-10 | 216.7 | 111.3 |
| Mar-10 | 217.6 | |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

| | <u>All Items (A)</u> | <u>CCI (B)</u> | <u>Combined (C)</u> |
|---|----------------------|----------------|---------------------|
| (1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters) | 2.05% | 2.45% | 2.25% |
| (2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters) | 1.37% | 1.98% | 1.68% |
| (3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters) | -0.07% | 1.71% | 0.82% |
| (4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters) | 1.67% | 1.68% | 1.67% |
| (5) Average Annual Index (D) | | | |
| Year Ended 9/30/2007 | 205.34 | 104.28 | |
| Year Ended 3/31/2008 | 209.43 | 106.03 | |
| Year Ended 9/30/2008 | 214.46 | 107.33 | |
| Year Ended 3/31/2009 | 215.28 | 108.38 | |
| Year Ended 9/30/2009 | 213.77 | 109.30 | |
| Year Ended 3/31/2010 | 215.78 | 110.30 | |
| (6) Current Cost Factor (Index Value Divided by Average Annual Index) | | | |
| Year Ended 9/30/2007 | 1.06 | 1.07 | 1.07 |
| Year Ended 3/31/2008 | 1.04 | 1.05 | 1.05 |
| Year Ended 9/30/2008 | 1.01 | 1.04 | 1.03 |
| Year Ended 3/31/2009 | 1.01 | 1.03 | 1.02 |
| Year Ended 9/30/2009 | 1.02 | 1.02 | 1.02 |
| Year Ended 3/31/2010 | 1.01 | 1.01 | 1.01 |

Notes: (A) All items CPI index (urban). Source: Bureau of Labor Statistics.

(B) Total Compensation Cost Index - Insurance Carriers, Agent Brokers, and Service.
Source: Bureau of Labor Statistics.

(C) Weighted Average determined as .50 (All items) + .50 (CCI).

(D) Average year ended index for period shown.

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY

AVERAGE ANNUAL RATES OF CHANGE
DATA ENDED MARCH 2010

CONSUMER PRICE INDEX

| | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 48 points | 1.94% | 2.02% | 2.05% |
| 36 points | 1.33% | 1.35% | 1.37% |
| 24 points | -0.07% | -0.07% | -0.07% |
| 12 points | 1.64% | 1.65% | 1.67% |

COMPENSATION COST INDEX

| | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 16 points | 2.30% | 2.41% | 2.45% |
| 12 points | 1.91% | 1.96% | 1.98% |
| 8 points | 1.67% | 1.69% | 1.71% |
| 4 points | 1.66% | 1.67% | 1.68% |

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED MARCH 2010

CONSUMER PRICE INDEX

| | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 48 points | 0.87 | 0.87 |
| 36 points | 0.68 | 0.68 |
| 24 points | -0.04 | -0.03 |
| 12 points | 0.89 | 0.89 |

COMPENSATION COST INDEX

| | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 16 points | 0.98 | 0.98 |
| 12 points | 0.98 | 0.98 |
| 8 points | 0.97 | 0.97 |
| 4 points | 0.85 | 0.85 |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

| | <u>ALL ITEMS - LESS ENERGY CPI INDEX</u> | <u>COMPENSATION COST INDEX</u> |
|--------|--|------------------------------------|
| Apr-06 | 203.0 | |
| May-06 | 203.3 | 101.6 |
| Jun-06 | 203.6 | |
| Jul-06 | 203.9 | |
| Aug-06 | 204.4 | 102.0 |
| Sep-06 | 204.9 | |
| Oct-06 | 205.6 | |
| Nov-06 | 205.3 | 102.6 |
| Dec-06 | 205.1 | |
| Jan-07 | 206.0 | |
| Feb-07 | 207.1 | 103.5 |
| Mar-07 | 207.9 | |
| Apr-07 | 208.2 | |
| May-07 | 208.4 | 105.0 |
| Jun-07 | 208.6 | |
| Jul-07 | 209.0 | |
| Aug-07 | 209.4 | 106.0 |
| Sep-07 | 210.0 | |
| Oct-07 | 210.7 | |
| Nov-07 | 210.9 | 105.7 |
| Dec-07 | 210.9 | |
| Jan-08 | 211.8 | |
| Feb-08 | 212.5 | 107.4 |
| Mar-08 | 213.4 | |
| Apr-08 | 213.9 | |
| May-08 | 214.1 | 107.9 |
| Jun-08 | 214.6 | |
| Jul-08 | 215.3 | |
| Aug-08 | 215.9 | 108.3 |
| Sep-08 | 216.4 | |
| Oct-08 | 216.7 | |
| Nov-08 | 216.4 | 108.2 |
| Dec-08 | 215.9 | |
| Jan-09 | 216.6 | |
| Feb-09 | 217.3 | 109.1 |
| Mar-09 | 218.0 | |
| Apr-09 | 218.4 | |
| May-09 | 218.3 | 109.7 |
| Jun-09 | 218.4 | |
| Jul-09 | 218.4 | |
| Aug-09 | 218.6 | 110.2 |
| Sep-09 | 219.1 | |
| Oct-09 | 219.6 | |
| Nov-09 | 219.3 | 110.0 |
| Dec-09 | 219.0 | |
| Jan-10 | 219.3 | |
| Feb-10 | 219.7 | 111.3 |
| Mar-10 | 220.1 | |

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
DETERMINATION OF TREND FOR EXPENSES

| | <u>All Items - Less Energy (A)</u> | <u>CCI (B)</u> | <u>Combined (C)</u> |
|---|------------------------------------|----------------|---------------------|
| (1) Annual Change in indices based on exponential curve of best fit for the latest 48 points (or 16 quarters) | 2.25% | 2.45% | 2.35% |
| (2) Annual Change in indices based on exponential curve of best fit for the latest 36 points (or 12 quarters) | 2.01% | 1.98% | 2.00% |
| (3) Annual Change in indices based on exponential curve of best fit for the latest 24 points (or 8 quarters) | 1.41% | 1.71% | 1.56% |
| (4) Annual Change in indices based on exponential curve of best fit for the latest 12 points (or 4 quarters) | 0.83% | 1.68% | 1.25% |
| (5) Average Annual Index (D) | | | |
| Year Ended 9/30/2007 | 207.55 | 104.28 | |
| Year Ended 3/31/2008 | 210.33 | 106.03 | |
| Year Ended 9/30/2008 | 213.37 | 107.33 | |
| Year Ended 3/31/2009 | 215.92 | 108.38 | |
| Year Ended 9/30/2009 | 217.68 | 109.30 | |
| Year Ended 3/31/2010 | 219.02 | 110.30 | |
| (6) Current Cost Factor (Index Value Divided by Average Annual Index) | | | |
| Year Ended 9/30/2007 | 1.06 | 1.07 | 1.07 |
| Year Ended 3/31/2008 | 1.05 | 1.05 | 1.05 |
| Year Ended 9/30/2008 | 1.03 | 1.04 | 1.04 |
| Year Ended 3/31/2009 | 1.02 | 1.03 | 1.03 |
| Year Ended 9/30/2009 | 1.01 | 1.02 | 1.02 |
| Year Ended 3/31/2010 | 1.00 | 1.01 | 1.01 |

Notes: (A) All items less energy CPI index (urban). Source: Bureau of Labor Statistics.

(B) Total Compensation Cost Index - Insurance Carriers, Agent Brokers, and Service.
Source: Bureau of Labor Statistics.

(C) Weighted Average determined as .50 (All items) + .50 (CCI).

(D) Average year ended index for period shown.

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY

AVERAGE ANNUAL RATES OF CHANGE
DATA ENDED MARCH 2010

ALL ITEMS - LESS ENERGY CPI INDEX

| | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 48 points | 2.13% | 2.22% | 2.25% |
| 36 points | 1.93% | 1.99% | 2.01% |
| 24 points | 1.38% | 1.40% | 1.41% |
| 12 points | 0.82% | 0.83% | 0.83% |

COMPENSATION COST INDEX

| | STRAIGHT LINE | | EXPONENTIAL |
|-----------|---------------|-----------|-------------|
| | END POINT | MID POINT | |
| 16 points | 2.30% | 2.41% | 2.45% |
| 12 points | 1.91% | 1.96% | 1.98% |
| 8 points | 1.67% | 1.69% | 1.71% |
| 4 points | 1.66% | 1.67% | 1.68% |

NORTH CAROLINA

EXTERNAL EXPENSE TREND SUMMARY
CORRELATION COEFFICIENTS
DATA ENDED MARCH 2010

ALL ITEMS - LESS ENERGY CPI INDEX

| | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 48 points | 0.99 | 0.99 |
| 36 points | 0.98 | 0.98 |
| 24 points | 0.97 | 0.97 |
| 12 points | 0.91 | 0.91 |

COMPENSATION COST INDEX

| | STRAIGHT LINE | EXPONENTIAL |
|-----------|---------------|-------------|
| 16 points | 0.98 | 0.98 |
| 12 points | 0.98 | 0.98 |
| 8 points | 0.97 | 0.97 |
| 4 points | 0.85 | 0.85 |

Countrywide External Expense Trend

| | Consumer Price Index (a) | Compensation Cost Index (b) | | Consumer Price Index (a) | Compensation Cost Index (b) |
|-------|--------------------------------|-----------------------------------|-------|--------------------------------|-----------------------------------|
| 1/05 | 190.7 | | 9/07 | 208.5 | |
| 2/05 | 191.8 | 98.0 | 10/07 | 208.9 | |
| 3/05 | 193.3 | | 11/07 | 210.2 | 105.7 |
| 4/05 | 194.6 | | 12/07 | 210.0 | |
| 5/05 | 194.4 | 99.4 | 1/08 | 211.1 | |
| 6/05 | 194.5 | | 2/08 | 211.7 | 107.4 |
| 7/05 | 195.4 | | 3/08 | 213.5 | |
| 8/05 | 196.4 | 99.4 | 4/08 | 214.8 | |
| 9/05 | 198.8 | | 5/08 | 216.6 | 107.9 |
| 10/05 | 199.2 | | 6/08 | 218.8 | |
| 11/05 | 197.6 | 100.0 | 7/08 | 220.0 | |
| 12/05 | 196.8 | | 8/08 | 219.1 | 108.3 |
| 1/06 | 198.3 | | 9/08 | 218.8 | |
| 2/06 | 198.7 | 100.9 | 10/08 | 216.6 | |
| 3/06 | 199.8 | | 11/08 | 212.4 | 108.2 |
| 4/06 | 201.5 | | 12/08 | 210.2 | |
| 5/06 | 202.5 | 101.6 | 1/09 | 211.1 | |
| 6/06 | 202.9 | | 2/09 | 212.2 | 109.1 |
| 7/06 | 203.5 | | 3/09 | 212.7 | |
| 8/06 | 203.9 | 102.0 | 4/09 | 213.2 | |
| 9/06 | 202.9 | | 5/09 | 213.9 | 109.7 |
| 10/06 | 201.8 | | 6/09 | 215.7 | |
| 11/06 | 201.5 | 102.6 | 7/09 | 215.4 | |
| 12/06 | 201.8 | | 8/09 | 215.8 | 110.2 |
| 1/07 | 202.4 | | 9/09 | 216.0 | |
| 2/07 | 203.5 | 103.5 | 10/09 | 216.2 | |
| 3/07 | 205.4 | | 11/09 | 216.3 | 110.0 |
| 4/07 | 206.7 | | 12/09 | 215.9 | |
| 5/07 | 207.9 | 105.0 | 1/10 | 216.7 | |
| 6/07 | 208.4 | | 2/10 | 216.7 | 111.3 |
| 7/07 | 208.3 | | 3/10 | 217.6 | |
| 8/07 | 207.9 | 106.0 | | | |

(a) Consumer Price Index for all items, all urban consumers.

Source: Bureau of Labor Statistics.

(b) Total Compensation Cost Index - Insurance Carriers, Agents Brokers, and Service.

Source: Bureau of Labor Statistics.

The data collected under the North Carolina Rate Bureau Special Call for Expense Experience for the latest five years is shown on pages F-155 and F-156.

See the attached Exhibit (4) (d), Section D of RF-1 and the pre-filed testimony of P. Woods.

CPI GASOLINE INDEX
ANNUAL PERCENT CHANGE

| <u>Quarter</u> | (1) <u>Index</u> | (2) <u>Annual Percentage Change</u> |
|----------------|---------------------|--|
| 1999:4 | 1.099 | 24.3% |
| 2000:1 | 1.200 | 42.1% |
| 2000:2 | 1.313 | 31.4% |
| 2000:3 | 1.325 | 24.7% |
| 2000:4 | 1.305 | 18.8% |
| 2001:1 | 1.253 | 4.4% |
| 2001:2 | 1.400 | 6.7% |
| 2001:3 | 1.256 | -5.2% |
| 2001:4 | 1.049 | -19.6% |
| 2002:1 | 1.006 | -19.7% |
| 2002:2 | 1.204 | -14.0% |
| 2002:3 | 1.208 | -3.8% |
| 2002:4 | 1.223 | 16.5% |
| 2003:1 | 1.376 | 36.7% |
| 2003:2 | 1.333 | 10.8% |
| 2003:3 | 1.383 | 14.5% |
| 2003:4 | 1.313 | 7.4% |
| 2004:1 | 1.428 | 3.8% |
| 2004:2 | 1.659 | 24.5% |
| 2004:3 | 1.621 | 17.2% |
| 2004:4 | 1.679 | 27.9% |
| 2005:1 | 1.647 | 15.3% |
| 2005:2 | 1.883 | 13.5% |
| 2005:3 | 2.189 | 35.1% |
| 2005:4 | 2.069 | 23.3% |
| 2006:1 | 2.000 | 21.4% |
| 2006:2 | 2.438 | 29.5% |
| 2006:3 | 2.423 | 10.7% |
| 2006:4 | 1.937 | -6.4% |
| 2007:1 | 2.022 | 1.1% |
| 2007:2 | 2.555 | 4.8% |
| 2007:3 | 2.423 | 0.0% |
| 2007:4 | 2.519 | 30.0% |
| 2008:1 | 2.646 | 30.8% |
| 2008:2 | 3.189 | 24.8% |
| 2008:3 | 3.275 | 35.1% |
| 2008:4 | 1.989 | -21.0% |
| 2009:1 | 1.628 | -38.5% |
| 2009:2 | 1.987 | -37.7% |
| 2009:3 | 2.212 | -32.4% |
| 2009:4 | 2.235 | 12.4% |
| 2010:1 | 2.328 | 43.0% |

NORTH CAROLINA
PERSONAL AUTO INSURANCE

RETAIL PRICES OF MOTOR FUEL

| <u>Date</u> | <u>Regular Gasoline</u> | <u>Midgrade Gasoline</u> | <u>Premium Gasoline</u> |
|-------------|-------------------------|--------------------------|-------------------------|
| Jul-05 | 2.208 | 2.312 | 2.400 |
| Aug-05 | 2.446 | 2.544 | 2.618 |
| Sep-05 | 2.921 | 3.024 | 3.134 |
| Oct-05 | 2.810 | 2.924 | 3.004 |
| Nov-05 | 2.260 | 2.359 | 2.454 |
| Dec-05 | 2.120 | 2.220 | 2.311 |
| Jan-06 | 2.314 | 2.412 | 2.511 |
| Feb-06 | 2.224 | 2.348 | 2.438 |
| Mar-06 | 2.399 | 2.500 | 2.586 |
| Apr-06 | 2.774 | 2.876 | 2.946 |
| May-06 | 2.791 | 2.899 | 2.981 |
| Jun-06 | 2.770 | 2.874 | 2.963 |
| Jul-06 | 2.894 | 2.997 | 3.086 |
| Aug-06 | 2.889 | 2.992 | 3.077 |
| Sep-06 | 2.431 | 2.551 | 2.640 |
| Oct-06 | 2.156 | 2.260 | 2.358 |
| Nov-06 | 2.190 | 2.297 | 2.392 |
| Dec-06 | 2.264 | 2.375 | 2.471 |
| Jan-07 | 2.163 | 2.273 | 2.366 |
| Feb-07 | 2.186 | 2.293 | 2.393 |
| Mar-07 | 2.481 | 2.586 | 2.686 |
| Apr-07 | 2.764 | 2.876 | 2.983 |
| May-07 | 2.991 | 3.100 | 3.241 |
| Jun-07 | 2.924 | 3.038 | 3.177 |
| Jul-07 | 2.854 | 2.966 | 3.108 |
| Aug-07 | 2.679 | 2.794 | 2.938 |
| Sep-07 | 2.717 | 2.830 | 2.975 |
| Oct-07 | 2.739 | 2.851 | 3.000 |
| Nov-07 | 3.003 | 3.117 | 3.252 |
| Dec-07 | 2.937 | 3.053 | 3.188 |
| Jan-08 | 2.989 | 3.113 | 3.242 |
| Feb-08 | 3.006 | 3.118 | 3.246 |
| Mar-08 | 3.213 | 3.323 | 3.453 |
| Apr-08 | 3.386 | 3.502 | 3.639 |
| May-08 | 3.736 | 3.846 | 3.994 |
| Jun-08 | 3.933 | 4.051 | 4.190 |
| Jul-08 | 3.962 | 4.089 | 4.228 |
| Aug-08 | 3.672 | 3.795 | 3.938 |
| Sep-08 | 3.767 | 3.879 | 4.014 |
| Oct-08 | 3.190 | 3.263 | 3.420 |
| Nov-08 | 2.062 | 2.183 | 2.363 |
| Dec-08 | 1.617 | 1.733 | 1.886 |
| Jan-09 | 1.720 | 1.840 | 1.986 |
| Feb-09 | 1.861 | 1.979 | 2.123 |
| Mar-09 | 1.903 | 2.021 | 2.129 |
| Apr-09 | 1.991 | 2.110 | 2.220 |
| May-09 | 2.232 | 2.350 | 2.465 |
| Jun-09 | 2.565 | 2.687 | 2.799 |
| Jul-09 | 2.451 | 2.575 | 2.689 |
| Aug-09 | 2.522 | 2.647 | 2.760 |
| Sep-09 | 2.413 | 2.537 | 2.657 |
| Oct-09 | 2.464 | 2.584 | 2.700 |
| Nov-09 | 2.582 | 2.708 | 2.832 |
| Dec-09 | 2.557 | 2.685 | 2.807 |

Source: U.S. Dept. of Transportation, Federal Highway Administration

Monthly Gasoline Sales (in thousands of gallons/day)
Source: U.S. Energy Information Administration
Total Gasoline - All Sales/Deliveries by Prime Suppliers

| | | Average Daily Gasoline Sales for <u>North Carolina</u> | % change from month <u>one year prior</u> | Year Ending Average Daily Gasoline Sales for <u>North Carolina</u> | % change from one <u>year prior</u> |
|-----|------|--|---|--|---|
| Jan | 2003 | 10,746.0 | 3.5% | 11,668.6 | 2.8% |
| Feb | 2003 | 11,063.7 | -2.5% | 11,644.7 | 2.4% |
| Mar | 2003 | 11,284.2 | -1.0% | 11,635.2 | 2.2% |
| Apr | 2003 | 11,715.7 | -0.8% | 11,626.9 | 1.9% |
| May | 2003 | 12,075.9 | 1.7% | 11,643.4 | 1.8% |
| Jun | 2003 | 11,961.4 | 1.6% | 11,658.8 | 1.8% |
| Jul | 2003 | 12,285.4 | 1.0% | 11,669.1 | 1.4% |
| Aug | 2003 | 12,384.4 | 0.1% | 11,670.1 | 1.1% |
| Sep | 2003 | 11,885.7 | 3.7% | 11,705.3 | 1.1% |
| Oct | 2003 | 12,016.2 | 1.1% | 11,716.2 | 1.1% |
| Nov | 2003 | 11,455.9 | -1.9% | 11,697.2 | 0.7% |
| Dec | 2003 | 11,745.7 | 2.2% | 11,718.4 | 0.7% |
| Jan | 2004 | 10,668.6 | -0.7% | 11,711.9 | 0.4% |
| Feb | 2004 | 11,061.1 | 0.0% | 11,711.7 | 0.6% |
| Mar | 2004 | 12,018.0 | 6.5% | 11,772.8 | 1.2% |
| Apr | 2004 | 12,201.6 | 4.1% | 11,813.3 | 1.6% |
| May | 2004 | 12,091.3 | 0.1% | 11,814.6 | 1.5% |
| Jun | 2004 | 12,036.3 | 0.6% | 11,820.9 | 1.4% |
| Jul | 2004 | 12,274.3 | -0.1% | 11,819.9 | 1.3% |
| Aug | 2004 | 12,106.1 | -2.2% | 11,796.7 | 1.1% |
| Sep | 2004 | 11,781.5 | -0.9% | 11,788.1 | 0.7% |
| Oct | 2004 | 11,718.1 | -2.5% | 11,763.2 | 0.4% |
| Nov | 2004 | 11,664.9 | 1.8% | 11,780.6 | 0.7% |
| Dec | 2004 | 11,779.6 | 0.3% | 11,783.5 | 0.6% |
| Jan | 2005 | 10,521.8 | -1.4% | 11,771.2 | 0.5% |
| Feb | 2005 | 11,291.0 | 2.1% | 11,790.4 | 0.7% |
| Mar | 2005 | 11,512.3 | -4.2% | 11,748.2 | -0.2% |
| Apr | 2005 | 11,529.0 | -5.5% | 11,692.2 | -1.0% |
| May | 2005 | 11,729.7 | -3.0% | 11,662.1 | -1.3% |
| Jun | 2005 | 11,953.9 | -0.7% | 11,655.2 | -1.4% |
| Jul | 2005 | 11,968.4 | -2.5% | 11,629.7 | -1.6% |
| Aug | 2005 | 12,392.4 | 2.4% | 11,653.6 | -1.2% |
| Sep | 2005 | 10,965.7 | -6.9% | 11,585.6 | -1.7% |
| Oct | 2005 | 11,237.0 | -4.1% | 11,545.5 | -1.9% |
| Nov | 2005 | 11,577.1 | -0.8% | 11,538.2 | -2.1% |
| Dec | 2005 | 11,582.7 | -1.7% | 11,521.8 | -2.2% |
| Jan | 2006 | 10,608.9 | 0.8% | 11,529.0 | -2.1% |
| Feb | 2006 | 11,456.9 | 1.5% | 11,542.8 | -2.1% |
| Mar | 2006 | 11,532.8 | 0.2% | 11,544.5 | -1.7% |
| Apr | 2006 | 11,690.9 | 1.4% | 11,558.0 | -1.1% |
| May | 2006 | 11,705.3 | -0.2% | 11,556.0 | -0.9% |
| Jun | 2006 | 11,971.8 | 0.1% | 11,557.5 | -0.8% |
| Jul | 2006 | 11,699.9 | -2.2% | 11,535.1 | -0.8% |
| Aug | 2006 | 12,180.3 | -1.7% | 11,517.4 | -1.2% |

Monthly Gasoline Sales (in thousands of gallons/day)
Source: U.S. Energy Information Administration
Total Gasoline - All Sales/Deliveries by Prime Suppliers

| | Average Daily Gasoline Sales for <u>North Carolina</u> | % change from month <u>one year prior</u> | Year Ending Average Daily Gasoline Sales for <u>North Carolina</u> | % change from one <u>year prior</u> |
|----------|--|---|--|---|
| Sep 2006 | 11,559.5 | 5.4% | 11,566.9 | -0.2% |
| Oct 2006 | 11,681.3 | 4.0% | 11,604.0 | 0.5% |
| Nov 2006 | 11,643.2 | 0.6% | 11,609.5 | 0.6% |
| Dec 2006 | 11,582.2 | 0.0% | 11,609.4 | 0.8% |
| Jan 2007 | 11,207.6 | 5.6% | 11,659.3 | 1.1% |
| Feb 2007 | 11,484.0 | 0.2% | 11,661.6 | 1.0% |
| Mar 2007 | 11,971.4 | 3.8% | 11,698.1 | 1.3% |
| Apr 2007 | 11,496.7 | -1.7% | 11,681.9 | 1.1% |
| May 2007 | 11,746.1 | 0.3% | 11,685.3 | 1.1% |
| Jun 2007 | 11,798.8 | -1.4% | 11,670.9 | 1.0% |
| Jul 2007 | 11,569.9 | -1.1% | 11,660.1 | 1.1% |
| Aug 2007 | 11,881.2 | -2.5% | 11,635.2 | 1.0% |
| Sep 2007 | 11,526.4 | -0.3% | 11,632.4 | 0.6% |
| Oct 2007 | 11,681.8 | 0.0% | 11,632.4 | 0.2% |
| Nov 2007 | 11,466.6 | -1.5% | 11,617.7 | 0.1% |
| Dec 2007 | 11,025.5 | -4.8% | 11,571.3 | -0.3% |
| Jan 2008 | 10,703.5 | -4.5% | 11,529.3 | -1.1% |
| Feb 2008 | 11,270.9 | -1.9% | 11,511.6 | -1.3% |
| Mar 2008 | 11,062.6 | -7.6% | 11,435.8 | -2.2% |
| Apr 2008 | 11,253.3 | -2.1% | 11,415.6 | -2.3% |
| May 2008 | 11,257.0 | -4.2% | 11,374.8 | -2.7% |
| Jun 2008 | 11,147.4 | -5.5% | 11,320.5 | -3.0% |
| Jul 2008 | 11,080.0 | -4.2% | 11,279.7 | -3.3% |
| Aug 2008 | 11,178.4 | -5.9% | 11,221.1 | -3.6% |
| Sep 2008 | 9,985.5 | -13.4% | 11,092.7 | -4.6% |
| Oct 2008 | 11,571.7 | -0.9% | 11,083.5 | -4.7% |
| Nov 2008 | 10,893.7 | -5.0% | 11,035.8 | -5.0% |
| Dec 2008 | 11,080.6 | 0.5% | 11,040.4 | -4.6% |
| Jan 2009 | 10,342.5 | -3.4% | 11,010.3 | -4.5% |
| Feb 2009 | 11,296.3 | 0.2% | 11,012.4 | -4.3% |
| Mar 2009 | 11,024.8 | -0.3% | 11,009.3 | -3.7% |
| Apr 2009 | 11,623.0 | 3.3% | 11,040.1 | -3.3% |
| May 2009 | 11,299.4 | 0.4% | 11,043.6 | -2.9% |
| Jun 2009 | 11,793.3 | 5.8% | 11,097.4 | -2.0% |
| Jul 2009 | 11,567.5 | 4.4% | 11,138.1 | -1.3% |
| Aug 2009 | 11,503.2 | 2.9% | 11,165.1 | -0.5% |
| Sep 2009 | 11,236.0 | 12.5% | 11,269.3 | 1.6% |
| Oct 2009 | 11,014.5 | -4.8% | 11,222.9 | 1.3% |
| Nov 2009 | 10,754.7 | -1.3% | 11,211.3 | 1.6% |
| Dec 2009 | 10,947.4 | -1.2% | 11,200.2 | 1.4% |
| Jan 2010 | 9,982.5 | -3.5% | 11,170.2 | 1.5% |
| Feb 2010 | 10,718.4 | -5.1% | 11,122.1 | 1.0% |
| Mar 2010 | 11,125.0 | 0.9% | 11,130.4 | 1.1% |

MILES DRIVEN AND GASOLINE CONSUMPTION - U.S. TOTAL

| | Miles Driven (billions of miles) | Year ending Miles Driven (billions of miles) | % Change from Year Prior | Average Gasoline Consumption* (million gallons/day) | Year ending Avg. Gasoline Consumption* (million gallons/day) | % Change from Year Prior |
|-------|---|--|--------------------------------|---|--|--------------------------------|
| 1/03 | 218.3 | 2,833.4 | 1.7% | 347.1 | 370.4 | 2.1% |
| 2/03 | 203.1 | 2,830.1 | 1.3% | 351.4 | 369.6 | 1.6% |
| 3/03 | 237.1 | 2,833.2 | 1.4% | 354.5 | 369.0 | 1.3% |
| 4/03 | 238.9 | 2,837.4 | 1.4% | 364.5 | 368.4 | 0.8% |
| 5/03 | 253.6 | 2,841.3 | 1.3% | 377.6 | 368.1 | 0.4% |
| 6/03 | 252.1 | 2,847.1 | 1.4% | 380.9 | 367.9 | 0.2% |
| 7/03 | 261.3 | 2,854.5 | 1.5% | 389.8 | 368.4 | 0.1% |
| 8/03 | 260.3 | 2,858.8 | 1.5% | 390.5 | 368.5 | -0.1% |
| 9/03 | 236.4 | 2,864.3 | 1.5% | 376.0 | 369.6 | 0.1% |
| 10/03 | 253.8 | 2,874.8 | 1.7% | 382.4 | 370.3 | 0.1% |
| 11/03 | 235.4 | 2,881.7 | 2.0% | 364.9 | 370.2 | 0.0% |
| 12/03 | 240.6 | 2,890.9 | 2.2% | 369.8 | 370.8 | 0.1% |
| 1/04 | 222.0 | 2,894.6 | 2.2% | 347.5 | 370.8 | 0.1% |
| 2/04 | 213.5 | 2,905.0 | 2.6% | 354.2 | 371.1 | 0.4% |
| 3/04 | 252.1 | 2,920.0 | 3.1% | 369.0 | 372.3 | 0.9% |
| 4/04 | 251.7 | 2,932.8 | 3.4% | 375.4 | 373.2 | 1.3% |
| 5/04 | 257.1 | 2,936.3 | 3.3% | 373.9 | 372.9 | 1.3% |
| 6/04 | 257.8 | 2,942.0 | 3.3% | 383.4 | 373.1 | 1.4% |
| 7/04 | 266.2 | 2,946.9 | 3.2% | 385.5 | 372.7 | 1.2% |
| 8/04 | 262.9 | 2,949.5 | 3.2% | 384.2 | 372.2 | 1.0% |
| 9/04 | 242.9 | 2,956.0 | 3.2% | 375.7 | 372.2 | 0.7% |
| 10/04 | 253.7 | 2,955.9 | 2.8% | 370.6 | 371.2 | 0.2% |
| 11/04 | 238.6 | 2,959.1 | 2.7% | 368.1 | 371.4 | 0.3% |
| 12/04 | 243.9 | 2,962.4 | 2.5% | 379.5 | 372.3 | 0.4% |
| 1/05 | 224.2 | 2,964.6 | 2.4% | 350.4 | 372.5 | 0.5% |
| 2/05 | 220.1 | 2,971.2 | 2.3% | 369.8 | 373.8 | 0.7% |
| 3/05 | 253.6 | 2,972.7 | 1.8% | 378.0 | 374.5 | 0.6% |
| 4/05 | 250.9 | 2,971.9 | 1.3% | 380.8 | 375.0 | 0.5% |
| 5/05 | 262.1 | 2,976.9 | 1.4% | 388.2 | 376.2 | 0.9% |
| 6/05 | 264.0 | 2,983.1 | 1.4% | 395.3 | 377.2 | 1.1% |
| 7/05 | 267.4 | 2,984.3 | 1.3% | 390.7 | 377.6 | 1.3% |
| 8/05 | 265.3 | 2,986.7 | 1.3% | 399.1 | 378.9 | 1.8% |
| 9/05 | 241.6 | 2,985.4 | 1.0% | 368.9 | 378.3 | 1.6% |
| 10/05 | 252.1 | 2,983.8 | 0.9% | 368.9 | 378.1 | 1.9% |
| 11/05 | 243.5 | 2,988.7 | 1.0% | 373.8 | 378.6 | 1.9% |
| 12/05 | 244.9 | 2,989.7 | 0.9% | 377.1 | 378.4 | 1.7% |
| 1/06 | 232.9 | 2,998.4 | 1.1% | 349.5 | 378.3 | 1.6% |
| 2/06 | 220.8 | 2,999.1 | 0.9% | 370.8 | 378.4 | 1.2% |
| 3/06 | 256.6 | 3,002.1 | 1.0% | 375.2 | 378.2 | 1.0% |
| 4/06 | 250.4 | 3,001.6 | 1.0% | 379.2 | 378.1 | 0.8% |
| 5/06 | 264.2 | 3,003.7 | 0.9% | 381.5 | 377.5 | 0.4% |
| 6/06 | 263.2 | 3,002.9 | 0.7% | 391.0 | 377.1 | 0.0% |
| 7/06 | 262.8 | 2,998.3 | 0.5% | 384.6 | 376.6 | -0.3% |

Source: U. S. Department of Transportation, Federal Highway Administration
U. S. Energy Information Administration

* All Sales/Deliveries by Prime Suppliers

MILES DRIVEN AND GASOLINE CONSUMPTION - U.S. TOTAL

| | Miles Driven (billions of miles) | Year ending Miles Driven (billions of miles) | % Change from Year Prior | Average Gasoline Consumption* (million gallons/day) | Year ending Avg. Gasoline Consumption* (million gallons/day) | % Change from Year Prior |
|-------|---|--|--------------------------------|---|--|--------------------------------|
| 8/06 | 266.5 | 2,999.5 | 0.4% | 392.5 | 376.1 | -0.7% |
| 9/06 | 246.4 | 3,004.3 | 0.6% | 377.4 | 376.8 | -0.4% |
| 10/06 | 258.1 | 3,010.3 | 0.9% | 378.4 | 377.6 | -0.1% |
| 11/06 | 245.8 | 3,012.6 | 0.8% | 377.1 | 377.9 | -0.2% |
| 12/06 | 246.3 | 3,014.0 | 0.8% | 373.9 | 377.6 | -0.2% |
| 1/07 | 233.7 | 3,014.8 | 0.5% | 359.1 | 378.4 | 0.0% |
| 2/07 | 218.7 | 3,012.7 | 0.5% | 372.6 | 378.5 | 0.0% |
| 3/07 | 259.3 | 3,015.4 | 0.4% | 376.3 | 378.6 | 0.1% |
| 4/07 | 252.4 | 3,017.4 | 0.5% | 374.1 | 378.2 | 0.0% |
| 5/07 | 267.2 | 3,020.4 | 0.6% | 385.2 | 378.5 | 0.3% |
| 6/07 | 265.3 | 3,022.5 | 0.7% | 390.0 | 378.4 | 0.3% |
| 7/07 | 267.0 | 3,026.7 | 0.9% | 381.3 | 378.2 | 0.4% |
| 8/07 | 271.5 | 3,031.7 | 1.1% | 391.7 | 378.1 | 0.5% |
| 9/07 | 246.2 | 3,031.5 | 0.9% | 375.4 | 377.9 | 0.3% |
| 10/07 | 261.6 | 3,035.0 | 0.8% | 380.4 | 378.1 | 0.1% |
| 11/07 | 246.0 | 3,035.2 | 0.8% | 370.6 | 377.6 | -0.1% |
| 12/07 | 240.9 | 3,029.8 | 0.5% | 362.6 | 376.6 | -0.3% |
| 1/08 | 229.5 | 3,025.6 | 0.4% | 352.2 | 376.0 | -0.6% |
| 2/08 | 217.6 | 3,024.5 | 0.4% | 364.6 | 375.4 | -0.8% |
| 3/08 | 248.2 | 3,013.4 | -0.1% | 364.8 | 374.4 | -1.1% |
| 4/08 | 248.1 | 3,009.1 | -0.3% | 371.6 | 374.2 | -1.1% |
| 5/08 | 257.1 | 2,999.0 | -0.7% | 369.0 | 372.9 | -1.5% |
| 6/08 | 251.8 | 2,985.5 | -1.2% | 367.3 | 371.0 | -2.0% |
| 7/08 | 257.6 | 2,976.1 | -1.7% | 363.0 | 369.4 | -2.3% |
| 8/08 | 257.1 | 2,961.7 | -2.3% | 367.1 | 367.4 | -2.8% |
| 9/08 | 234.9 | 2,950.4 | -2.7% | 350.4 | 365.3 | -3.3% |
| 10/08 | 252.1 | 2,940.9 | -3.1% | 367.4 | 364.2 | -3.7% |
| 11/08 | 233.2 | 2,928.1 | -3.5% | 356.4 | 363.0 | -3.8% |
| 12/08 | 238.6 | 2,925.8 | -3.4% | 361.6 | 363.0 | -3.6% |
| 1/09 | 226.3 | 2,922.6 | -3.4% | 341.7 | 362.1 | -3.7% |
| 2/09 | 219.2 | 2,924.2 | -3.3% | 355.3 | 361.3 | -3.7% |
| 3/09 | 249.0 | 2,925.0 | -2.9% | 356.4 | 360.6 | -3.7% |
| 4/09 | 252.9 | 2,929.8 | -2.6% | 366.9 | 360.2 | -3.7% |
| 5/09 | 260.4 | 2,933.1 | -2.2% | 367.8 | 360.1 | -3.4% |
| 6/09 | 260.7 | 2,942.0 | -1.5% | 376.1 | 360.8 | -2.7% |
| 7/09 | 267.7 | 2,952.1 | -0.8% | 376.0 | 361.9 | -2.0% |
| 8/09 | 263.1 | 2,958.1 | -0.1% | 372.1 | 362.3 | -1.4% |
| 9/09 | 244.1 | 2,967.3 | 0.6% | 365.2 | 363.6 | -0.5% |
| 10/09 | 254.7 | 2,969.9 | 1.0% | 360.7 | 363.0 | -0.3% |
| 11/09 | 239.3 | 2,976.0 | 1.6% | 353.2 | 362.8 | -0.1% |
| 12/09 | 241.9 | 2,979.3 | 1.8% | 360.8 | 362.7 | -0.1% |
| 1/10 | 222.5 | 2,975.5 | 1.8% | 335.3 | 362.2 | 0.0% |
| 2/10 | 212.5 | 2,968.8 | 1.5% | 351.8 | 361.9 | 0.2% |
| 3/10 | 254.8 | 2,974.6 | 1.7% | 362.6 | 362.4 | 0.5% |

Source: U. S. Department of Transportation, Federal Highway Administration
U. S. Energy Information Administration
* All Sales/Deliveries by Prime Suppliers

COMPONENTS OF THE CPI INDEX
MONTHLY PERCENT CHANGES

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|---------|-----------|-----------|-------------|--------------------------------------|--------|---------------|-----------|-----------|
| | CPI-U: | CPI-U: | CPI-U: | CPI-U: | Weekly | CPI-U: | PPI: | PPI: |
| Month | All Items | Med. Care | Phys. Serv. | Hospital & Other Related Services | Income | Auto Bodywork | All Items | Metal/MPR |
| 4/2005 | 0.7% | 0.2% | 0.3% | 0.0% | 0.5% | 0.7% | 0.8% | 0.4% |
| 5/2005 | -0.1% | 0.2% | 0.3% | 0.0% | -0.1% | 0.5% | -0.5% | -1.1% |
| 6/2005 | 0.1% | 0.2% | 0.0% | 0.1% | 0.2% | 0.3% | 0.0% | -1.1% |
| 7/2005 | 0.5% | 0.4% | 0.2% | 0.7% | 0.5% | 0.4% | 1.3% | -0.1% |
| 8/2005 | 0.5% | -0.1% | 0.1% | -0.3% | 0.1% | 0.3% | 0.8% | 0.6% |
| 9/2005 | 1.2% | 0.2% | 0.1% | 0.0% | 0.5% | 1.1% | 2.9% | 1.7% |
| 10/2005 | 0.2% | 0.5% | 0.1% | 0.9% | 0.6% | 0.2% | 2.5% | 0.5% |
| 11/2005 | -0.8% | 0.6% | 0.0% | 1.4% | 0.1% | 0.3% | -1.5% | 1.9% |
| 12/2005 | -0.4% | 0.1% | 0.1% | 0.0% | 0.3% | 0.5% | -0.4% | 1.0% |
| 1/2006 | 0.8% | 0.3% | -0.3% | 0.9% | 0.7% | 0.2% | 0.8% | 1.1% |
| 2/2006 | 0.2% | 0.8% | 0.5% | 1.5% | 0.4% | 0.9% | -1.5% | 1.4% |
| 3/2006 | 0.6% | 0.5% | 0.6% | 0.6% | 0.0% | 0.2% | 0.2% | 0.6% |
| 4/2006 | 0.9% | 0.3% | 0.0% | 0.3% | 0.9% | -0.4% | 1.3% | 2.8% |
| 5/2006 | 0.5% | 0.3% | 0.1% | 0.3% | -0.2% | 0.4% | 0.9% | 4.1% |
| 6/2006 | 0.2% | 0.1% | 0.0% | 0.3% | 0.7% | 0.4% | 0.2% | 0.4% |
| 7/2006 | 0.3% | 0.3% | 0.1% | 0.4% | 0.4% | 0.4% | 0.4% | 1.4% |
| 8/2006 | 0.2% | 0.2% | 0.1% | 0.4% | 0.2% | 0.3% | 0.7% | -0.3% |
| 9/2006 | -0.5% | 0.2% | 0.0% | 0.2% | 0.0% | 0.4% | -1.5% | 0.4% |
| 10/2006 | -0.5% | 0.3% | 0.2% | 0.5% | 0.7% | 0.0% | -1.9% | -0.2% |
| 11/2006 | -0.1% | 0.2% | 0.2% | 0.7% | 0.2% | 0.4% | 1.5% | -0.7% |
| 12/2006 | 0.1% | 0.0% | 0.2% | -0.1% | 0.7% | 0.3% | 0.6% | 0.3% |
| 1/2007 | 0.3% | 1.0% | 1.2% | 1.1% | -0.3% | 0.7% | -1.0% | -0.4% |
| 2/2007 | 0.5% | 0.9% | 1.3% | 1.2% | 0.4% | 0.4% | 1.7% | 0.8% |
| 3/2007 | 0.9% | 0.2% | 0.1% | 0.5% | 0.6% | 0.1% | 1.5% | 2.1% |
| 4/2007 | 0.6% | 0.3% | 0.0% | 0.4% | 0.3% | 0.1% | 1.2% | 2.3% |
| 5/2007 | 0.6% | 0.2% | 0.1% | 0.4% | 0.3% | -0.1% | 1.1% | 0.5% |
| 6/2007 | 0.2% | 0.1% | 0.1% | 0.2% | 0.5% | 0.0% | 0.3% | -0.2% |
| 7/2007 | 0.0% | 0.6% | 0.4% | 0.9% | 0.0% | 0.1% | 0.7% | 0.4% |
| 8/2007 | -0.2% | 0.4% | 0.2% | 0.3% | 0.2% | 0.2% | -1.5% | -0.6% |
| 9/2007 | 0.3% | 0.2% | 0.0% | 0.6% | 0.3% | 0.3% | 0.6% | -0.5% |
| 10/2007 | 0.2% | 0.5% | 0.4% | 1.2% | 0.1% | 0.9% | 0.7% | 0.3% |
| 11/2007 | 0.6% | 0.4% | 0.0% | 1.0% | 0.3% | 0.3% | 2.5% | -0.4% |
| 12/2007 | -0.1% | 0.2% | 0.2% | 0.1% | 0.3% | 0.3% | -0.2% | -0.1% |
| 1/2008 | 0.5% | 0.8% | 0.6% | 1.5% | 0.0% | 0.2% | 1.3% | 1.8% |
| 2/2008 | 0.3% | 0.5% | -0.1% | 0.9% | 0.3% | -0.2% | 0.9% | 2.2% |
| 3/2008 | 0.9% | 0.2% | 0.2% | 0.2% | 0.7% | 0.1% | 2.8% | 3.1% |
| 4/2008 | 0.6% | 0.1% | 0.0% | 0.2% | 0.2% | 0.0% | 1.6% | 4.6% |
| 5/2008 | 0.8% | 0.1% | 0.7% | 0.2% | 0.1% | 0.3% | 3.0% | 2.7% |
| 6/2008 | 1.0% | 0.1% | 0.1% | 0.1% | 0.3% | 0.4% | 2.0% | 1.6% |
| 7/2008 | 0.5% | 0.1% | 0.1% | 0.4% | 0.0% | 0.2% | 2.5% | 2.2% |
| 8/2008 | -0.4% | 0.1% | 0.5% | 0.4% | 0.7% | 0.9% | -3.2% | -0.4% |
| 9/2008 | -0.1% | 0.2% | 0.3% | 0.4% | -0.4% | 0.8% | -1.1% | -3.1% |
| 10/2008 | -1.0% | 0.2% | 0.1% | 0.6% | 0.3% | 0.9% | -5.3% | -6.5% |
| 11/2008 | -1.9% | 0.2% | 0.2% | 0.4% | -0.1% | 0.2% | -5.2% | -6.3% |
| 12/2008 | -1.0% | 0.1% | 0.2% | 0.1% | 0.1% | 0.2% | -3.3% | -3.2% |
| 1/2009 | 0.4% | 0.7% | 0.5% | 1.4% | 0.2% | 0.4% | 0.2% | -1.4% |
| 2/2009 | 0.5% | 0.7% | 0.3% | 1.3% | -0.1% | -0.3% | -1.1% | -1.7% |
| 3/2009 | 0.2% | 0.2% | 0.4% | 0.5% | 0.0% | 0.4% | -0.7% | -1.2% |
| 4/2009 | 0.2% | 0.3% | 0.0% | 0.7% | 0.1% | 0.5% | 0.6% | -1.0% |
| 5/2009 | 0.3% | 0.2% | 0.7% | -0.1% | 0.1% | 0.2% | 1.0% | 0.3% |
| 6/2009 | 0.9% | 0.0% | 0.1% | 0.1% | -0.2% | 0.1% | 1.9% | 0.7% |
| 7/2009 | -0.2% | 0.2% | 0.2% | 0.7% | 0.6% | 0.2% | -0.9% | 1.0% |
| 8/2009 | 0.2% | 0.2% | 0.1% | 0.3% | 0.4% | -0.1% | 1.4% | 3.1% |
| 9/2009 | 0.1% | 0.3% | 0.1% | 0.5% | 0.1% | 0.5% | -0.5% | 1.6% |
| 10/2009 | 0.1% | 0.2% | 0.1% | 0.4% | 0.1% | -0.2% | 0.6% | 0.6% |
| 11/2009 | 0.1% | 0.3% | 0.0% | 1.1% | 0.7% | 0.5% | 1.3% | -0.2% |
| 12/2009 | -0.2% | 0.0% | 0.1% | 0.1% | 0.3% | 0.1% | 0.4% | 1.6% |
| 1/2010 | 0.3% | 0.8% | 1.3% | 1.1% | 0.6% | 0.1% | 2.2% | 2.0% |
| 2/2010 | 0.0% | 0.8% | 0.6% | 1.7% | -0.2% | 0.0% | -0.6% | 0.3% |
| 3/2010 | 0.4% | 0.3% | 0.0% | 0.9% | 0.2% | 0.1% | 1.3% | 2.0% |

COMPONENTS OF THE CPI INDEX
ANNUAL PERCENT CHANGES

| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|---------|-----------|-----------|-------------|--------------------------------------|--------|---------------|-----------|-----------|
| | CPI-U: | CPI-U: | CPI-U: | CPI-U: | Weekly | CPI-U: | PPI: | PPI: |
| Month | All Items | Med. Care | Phys. Serv. | Hospital & Other Related Services | Income | Auto Bodywork | All Items | Metal/MPR |
| 4/2005 | 3.5% | 4.3% | 3.3% | 5.7% | 3.0% | 2.6% | 7.0% | 10.0% |
| 5/2005 | 2.8% | 4.3% | 3.5% | 5.5% | 2.3% | 2.6% | 5.1% | 8.4% |
| 6/2005 | 2.5% | 4.2% | 3.4% | 5.0% | 2.9% | 3.1% | 4.8% | 7.0% |
| 7/2005 | 3.2% | 4.2% | 3.6% | 5.2% | 2.9% | 3.4% | 6.0% | 4.0% |
| 8/2005 | 3.6% | 3.9% | 3.1% | 5.0% | 2.7% | 3.4% | 6.5% | 2.9% |
| 9/2005 | 4.7% | 3.9% | 3.1% | 4.6% | 3.0% | 4.0% | 9.8% | 4.1% |
| 10/2005 | 4.3% | 4.1% | 3.0% | 5.0% | 3.3% | 3.8% | 10.8% | 3.1% |
| 11/2005 | 3.5% | 4.5% | 3.0% | 5.8% | 3.3% | 4.0% | 8.1% | 4.0% |
| 12/2005 | 3.4% | 4.3% | 3.1% | 5.1% | 3.2% | 4.8% | 8.5% | 4.8% |
| 1/2006 | 4.0% | 4.0% | 2.3% | 5.2% | 3.9% | 5.1% | 8.9% | 5.3% |
| 2/2006 | 3.6% | 4.0% | 1.6% | 5.9% | 3.8% | 6.0% | 6.7% | 6.5% |
| 3/2006 | 3.4% | 4.1% | 1.9% | 5.9% | 3.9% | 5.8% | 5.5% | 7.2% |
| 4/2006 | 3.5% | 4.1% | 1.6% | 6.3% | 4.2% | 4.7% | 6.0% | 9.8% |
| 5/2006 | 4.2% | 4.2% | 1.4% | 6.6% | 4.1% | 4.5% | 7.5% | 15.6% |
| 6/2006 | 4.3% | 4.1% | 1.4% | 6.8% | 4.7% | 4.6% | 7.6% | 17.3% |
| 7/2006 | 4.1% | 4.0% | 1.3% | 6.4% | 4.5% | 4.6% | 6.7% | 19.1% |
| 8/2006 | 3.8% | 4.3% | 1.4% | 7.2% | 4.6% | 4.5% | 6.5% | 18.1% |
| 9/2006 | 2.1% | 4.2% | 1.2% | 7.3% | 4.1% | 3.8% | 2.0% | 16.5% |
| 10/2006 | 1.3% | 4.0% | 1.4% | 6.9% | 4.3% | 3.6% | -2.4% | 15.7% |
| 11/2006 | 2.0% | 3.7% | 1.5% | 6.3% | 4.4% | 3.7% | 0.5% | 12.7% |
| 12/2006 | 2.5% | 3.6% | 1.7% | 6.1% | 4.8% | 3.4% | 1.6% | 11.9% |
| 1/2007 | 2.1% | 4.3% | 3.2% | 6.3% | 3.8% | 3.9% | -0.2% | 10.1% |
| 2/2007 | 2.4% | 4.3% | 4.1% | 6.0% | 3.8% | 3.5% | 3.1% | 9.5% |
| 3/2007 | 2.8% | 4.0% | 3.6% | 5.8% | 4.4% | 3.4% | 4.4% | 11.1% |
| 4/2007 | 2.6% | 4.0% | 3.7% | 5.9% | 3.8% | 3.9% | 4.3% | 10.5% |
| 5/2007 | 2.7% | 4.0% | 3.6% | 6.0% | 4.4% | 3.4% | 4.5% | 6.6% |
| 6/2007 | 2.7% | 4.0% | 3.8% | 5.8% | 4.2% | 3.1% | 4.6% | 5.9% |
| 7/2007 | 2.4% | 4.3% | 4.0% | 6.4% | 3.8% | 2.8% | 5.0% | 4.9% |
| 8/2007 | 2.0% | 4.5% | 4.1% | 6.4% | 3.8% | 2.8% | 2.7% | 4.5% |
| 9/2007 | 2.8% | 4.6% | 4.1% | 6.8% | 4.1% | 2.6% | 4.9% | 3.6% |
| 10/2007 | 3.5% | 4.8% | 4.3% | 7.6% | 3.5% | 3.5% | 7.7% | 4.1% |
| 11/2007 | 4.3% | 5.0% | 4.1% | 7.9% | 3.6% | 3.5% | 8.7% | 4.5% |
| 12/2007 | 4.1% | 5.2% | 4.1% | 8.1% | 3.1% | 3.5% | 7.9% | 4.1% |
| 1/2008 | 4.3% | 4.9% | 3.5% | 8.5% | 3.5% | 3.0% | 10.4% | 6.4% |
| 2/2008 | 4.0% | 4.5% | 2.1% | 8.2% | 3.5% | 2.4% | 9.5% | 7.8% |
| 3/2008 | 4.0% | 4.6% | 2.1% | 7.9% | 3.5% | 2.3% | 11.0% | 8.8% |
| 4/2008 | 3.9% | 4.3% | 2.1% | 7.7% | 3.5% | 2.2% | 11.4% | 11.4% |
| 5/2008 | 4.2% | 4.1% | 2.8% | 7.5% | 3.2% | 2.6% | 13.4% | 13.8% |
| 6/2008 | 5.0% | 4.0% | 2.8% | 7.4% | 3.0% | 2.9% | 15.4% | 15.8% |
| 7/2008 | 5.6% | 3.5% | 2.4% | 6.8% | 3.0% | 3.1% | 17.4% | 17.9% |
| 8/2008 | 5.4% | 3.3% | 2.7% | 6.9% | 3.5% | 3.7% | 15.4% | 18.1% |
| 9/2008 | 4.9% | 3.2% | 3.0% | 6.6% | 2.7% | 4.2% | 13.5% | 15.0% |
| 10/2008 | 3.7% | 2.8% | 2.7% | 6.0% | 2.9% | 4.2% | 6.7% | 7.2% |
| 11/2008 | 1.1% | 2.7% | 2.9% | 5.4% | 2.6% | 4.1% | -1.2% | 0.8% |
| 12/2008 | 0.1% | 2.6% | 2.9% | 5.4% | 2.4% | 3.9% | -4.3% | -2.3% |
| 1/2009 | 0.0% | 2.6% | 2.8% | 5.3% | 2.5% | 4.1% | -5.4% | -5.3% |
| 2/2009 | 0.2% | 2.8% | 3.2% | 5.8% | 2.1% | 4.0% | -7.3% | -8.9% |
| 3/2009 | -0.4% | 2.8% | 3.4% | 6.1% | 1.4% | 4.4% | -10.5% | -12.6% |
| 4/2009 | -0.7% | 3.0% | 3.3% | 6.5% | 1.2% | 4.9% | -11.4% | -17.3% |
| 5/2009 | -1.3% | 3.2% | 3.3% | 6.2% | 1.2% | 4.8% | -13.1% | -19.2% |
| 6/2009 | -1.4% | 3.2% | 3.3% | 6.2% | 0.7% | 4.5% | -13.2% | -19.9% |
| 7/2009 | -2.1% | 3.2% | 3.4% | 6.5% | 1.2% | 4.4% | -16.1% | -20.8% |
| 8/2009 | -1.5% | 3.3% | 3.1% | 6.5% | 0.9% | 3.4% | -12.1% | -18.1% |
| 9/2009 | -1.3% | 3.5% | 2.9% | 6.6% | 1.5% | 3.1% | -11.6% | -14.1% |
| 10/2009 | -0.2% | 3.5% | 2.8% | 6.4% | 1.2% | 2.1% | -6.0% | -7.6% |
| 11/2009 | 1.8% | 3.5% | 2.7% | 7.1% | 2.0% | 2.4% | 0.3% | -1.5% |
| 12/2009 | 2.7% | 3.4% | 2.5% | 7.1% | 2.2% | 2.3% | 4.2% | 3.3% |
| 1/2010 | 2.6% | 3.5% | 3.3% | 6.8% | 2.6% | 2.0% | 6.3% | 6.9% |
| 2/2010 | 2.1% | 3.6% | 3.5% | 7.2% | 2.4% | 2.3% | 6.9% | 9.0% |
| 3/2010 | 2.3% | 3.7% | 3.2% | 7.6% | 2.7% | 1.9% | 9.0% | 12.5% |

CPI ALL ITEMS (URBAN) - LESS ENERGY
ANNUAL PERCENT CHANGE

| (1) | | | (2) | | | (1) | | | (2) | | |
|--------------|--------------|---------------------------------|--------------|--------------|---------------------------------|--------------|--------------|---------------------------------|--------------|--------------|---------------------------------|
| Month | Index | Annual Percentage Change |
| 7/2003 | 1.905 | 1.6% | 1/2007 | 2.060 | 2.6% | | | | | | |
| 8/2003 | 1.908 | 1.4% | 2/2007 | 2.071 | 2.7% | | | | | | |
| 9/2003 | 1.910 | 1.4% | 3/2007 | 2.079 | 2.6% | | | | | | |
| 10/2003 | 1.917 | 1.5% | 4/2007 | 2.082 | 2.6% | | | | | | |
| 11/2003 | 1.916 | 1.4% | 5/2007 | 2.084 | 2.5% | | | | | | |
| 12/2003 | 1.915 | 1.5% | 6/2007 | 2.086 | 2.5% | | | | | | |
| 1/2004 | 1.919 | 1.5% | 7/2007 | 2.090 | 2.5% | | | | | | |
| 2/2004 | 1.927 | 1.6% | 8/2007 | 2.094 | 2.4% | | | | | | |
| 3/2004 | 1.937 | 1.8% | 9/2007 | 2.100 | 2.5% | | | | | | |
| 4/2004 | 1.941 | 2.1% | 10/2007 | 2.107 | 2.5% | | | | | | |
| 5/2004 | 1.943 | 2.1% | 11/2007 | 2.109 | 2.7% | | | | | | |
| 6/2004 | 1.944 | 2.2% | 12/2007 | 2.109 | 2.8% | | | | | | |
| 7/2004 | 1.945 | 2.1% | 1/2008 | 2.118 | 2.8% | | | | | | |
| 8/2004 | 1.947 | 2.0% | 2/2008 | 2.125 | 2.6% | | | | | | |
| 9/2004 | 1.952 | 2.2% | 3/2008 | 2.134 | 2.7% | | | | | | |
| 10/2004 | 1.960 | 2.2% | 4/2008 | 2.139 | 2.7% | | | | | | |
| 11/2004 | 1.960 | 2.3% | 5/2008 | 2.141 | 2.7% | | | | | | |
| 12/2004 | 1.958 | 2.2% | 6/2008 | 2.146 | 2.9% | | | | | | |
| 1/2005 | 1.964 | 2.3% | 7/2008 | 2.153 | 3.0% | | | | | | |
| 2/2005 | 1.973 | 2.4% | 8/2008 | 2.159 | 3.1% | | | | | | |
| 3/2005 | 1.983 | 2.4% | 9/2008 | 2.164 | 3.0% | | | | | | |
| 4/2005 | 1.986 | 2.3% | 10/2008 | 2.167 | 2.8% | | | | | | |
| 5/2005 | 1.986 | 2.2% | 11/2008 | 2.164 | 2.6% | | | | | | |
| 6/2005 | 1.985 | 2.1% | 12/2008 | 2.159 | 2.4% | | | | | | |
| 7/2005 | 1.987 | 2.2% | 1/2009 | 2.166 | 2.2% | | | | | | |
| 8/2005 | 1.989 | 2.2% | 2/2009 | 2.173 | 2.2% | | | | | | |
| 9/2005 | 1.992 | 2.0% | 3/2009 | 2.180 | 2.2% | | | | | | |
| 10/2005 | 2.001 | 2.1% | 4/2009 | 2.184 | 2.1% | | | | | | |
| 11/2005 | 2.002 | 2.1% | 5/2009 | 2.183 | 2.0% | | | | | | |
| 12/2005 | 2.001 | 2.2% | 6/2009 | 2.184 | 1.8% | | | | | | |
| 1/2006 | 2.008 | 2.2% | 7/2009 | 2.184 | 1.4% | | | | | | |
| 2/2006 | 2.016 | 2.2% | 8/2009 | 2.186 | 1.3% | | | | | | |
| 3/2006 | 2.026 | 2.2% | 9/2009 | 2.191 | 1.2% | | | | | | |
| 4/2006 | 2.030 | 2.2% | 10/2009 | 2.196 | 1.4% | | | | | | |
| 5/2006 | 2.033 | 2.4% | 11/2009 | 2.193 | 1.3% | | | | | | |
| 6/2006 | 2.036 | 2.6% | 12/2009 | 2.190 | 1.4% | | | | | | |
| 7/2006 | 2.039 | 2.6% | 1/2010 | 2.193 | 1.2% | | | | | | |
| 8/2006 | 2.044 | 2.8% | 2/2010 | 2.197 | 1.1% | | | | | | |
| 9/2006 | 2.049 | 2.9% | 3/2010 | 2.201 | 1.0% | | | | | | |
| 10/2006 | 2.056 | 2.7% | | | | | | | | | |
| 11/2006 | 2.053 | 2.5% | | | | | | | | | |
| 12/2006 | 2.051 | 2.5% | | | | | | | | | |

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

5. CHANGES IN PREMIUM BASE RESULTING FROM RATING EXPOSURE TRENDS

(a) Exposure distributions by policy term:

| <u>Year Ended</u> | <u>6 Month</u> | <u>12 Month</u> |
|-------------------|----------------|-----------------|
| 12/2002 | 90 | 10% |
| 12/2003 | 87 | 13 |
| 12/2004 | 87 | 13 |
| 12/2005 | 87 | 13 |
| 12/2006 | 87 | 13 |
| 12/2007 | 86 | 14 |
| 12/2008 | 86 | 14 |

These exposure distributions are the best estimates of the corresponding premium distributions.

The distribution for the most recent year is the best estimate of the distribution during the time the proposed rates will be in effect.

(b) No premium trend is applicable to the liability coverages.

See also pre-filed testimony of P. Woods.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

6. LIMITING FACTOR DEVELOPMENT AND APPLICATION

No limitations were applied.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

7. OVERHEAD EXPENSE DEVELOPMENT AND APPLICATION OF COMMISSION AND BROKERAGE,
OTHER ACQUISITION EXPENSES, GENERAL EXPENSES, TAXES, LICENSES, AND FEES
- (a) (b) The derivation of expense factors is shown on the following
page F-155-156. See also pre-filed testimony of P. Woods.
- (c) Pages F-98-110 contain information on expenses for the top 10
writers.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
SUMMARY OF LIABILITY EXPENSE EXPERIENCE - VOLUNTARY AND CEDED BUSINESS

| | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2007</u> | <u>2008</u> |
|-----------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Premiums Written at Manual Level | \$2,344,630,005 | \$2,430,314,065 | \$2,564,464,994 | \$2,764,624,568 | \$2,788,420,515 |
| Premiums Earned at Manual Level | 2,317,791,914 | 2,547,452,137 | 2,474,652,930 | 2,717,387,135 | 2,801,685,252 |
| Premium Written (Collected Level) | 2,186,772,183 | 2,241,463,188 | 2,341,625,605 | 2,487,073,360 | 2,498,650,343 |
| Premium Earned (Collected Level) | 2,165,237,699 | 2,241,095,799 | 2,287,577,675 | 2,462,113,550 | 2,492,847,663 |
| Commission & Brokerage | 216,474,247 | 230,906,890 | 233,017,253 | 243,168,267 | 253,785,389 |
| Other Acquisition | 189,773,679 | 207,284,540 | 204,265,427 | 223,782,430 | 222,449,304 |
| General Expenses | 133,622,984 | 125,500,282 | 173,722,761 | 177,062,463 | 177,610,166 |
| Taxes, Licenses, and Fees | 49,949,234 | 52,183,922 | 49,233,543 | 53,978,759 | 54,218,761 |
| Bodily Injury Losses Incurred | 983,642,182 | 964,678,890 | 1,055,097,551 | 1,116,786,715 | 1,038,393,478 |
| BI Allocated Loss Adjustment | 36,670,488 | 33,457,299 | 25,699,872 | 35,861,097 | 37,658,114 |
| BI Unallocated Loss Adjustment | 115,524,475 | 127,744,750 | 137,537,025 | 154,372,429 | 142,185,047 |
| Property Damage Losses Incurred | 602,068,126 | 598,208,979 | 633,964,336 | 636,168,672 | 621,455,538 |
| PD Allocated Loss Adjustment | 6,792,019 | 8,055,918 | 5,525,868 | 3,490,330 | 5,935,898 |
| PD Unallocated Loss Adjustment | 76,480,634 | 74,018,157 | 70,911,522 | 74,850,761 | 72,460,760 |

COMBINED RATIOS

| | | | | | |
|---|-----------|-----------|-----------|-----------|-----------|
| Commission & Brokerage to Written Premium (a) (b) | .099 | .104 | .100 | .097 | .103 |
| Other Acquisition to Earned Premium (c) | .088 | .092 | .089 | .091 | .089 |
| General Expenses to Earned Premium (c) | .062 | .056 | .076 | .072 | .071 |
| Taxes, Licenses, etc. to Written Premium (b) | .023 | .023 | .021 | .022 | .022 |
| | <u>BI</u> | <u>PD</u> | <u>BI</u> | <u>PD</u> | <u>BI</u> |
| Unallocated Loss Adjustment Expenses to Losses + Allocated | .113 | .126 | .128 | .122 | .127 |
| | <u>BI</u> | <u>PD</u> | <u>BI</u> | <u>PD</u> | <u>BI</u> |
| | .111 | .115 | .134 | .117 | .132 |
| | <u>BI</u> | <u>PD</u> | <u>BI</u> | <u>PD</u> | <u>BI</u> |
| | .113 | .126 | .128 | .122 | .127 |

Notes:

- (a) Ceded business has a commission and brokerage provision set at 10%.
- (b) Ratios are to premiums at collected level.
- (c) Ratios are to premiums at manual level.

Source: North Carolina Rate Bureau Expense Call

NORTH CAROLINA
MOTORCYCLE INSURANCE
SUMMARY OF LIABILITY EXPENSE EXPERIENCE - VOLUNTARY AND CEDED BUSINESS

| <u>Item</u> | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2007</u> | <u>2008</u> |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|
| Premiums Written at Manual Level | \$25,055,579 | \$29,756,404 | \$27,224,030 | \$31,616,263 | \$32,396,171 |
| Premiums Earned at Manual Level | 24,088,408 | 27,043,109 | 26,135,507 | 29,435,255 | 31,409,692 |
| Premiums Written (Collected Lvl) | 24,368,906 | 28,908,379 | 26,419,484 | 30,523,384 | 31,110,319 |
| Premiums Earned (Collected Lvl) | 23,453,046 | 26,245,060 | 25,351,086 | 28,444,755 | 30,001,718 |
| Commission & Brokerage | 2,512,584 | 2,639,000 | 2,681,305 | 2,841,682 | 2,611,019 |
| Other Acquisition | 1,714,115 | 2,142,314 | 1,950,960 | 2,459,624 | 2,662,975 |
| General Expenses | 905,530 | 1,346,681 | 2,194,401 | 2,527,695 | 2,782,298 |
| Taxes, Licenses, and Fees | 512,953 | 590,453 | 520,658 | 685,114 | 726,752 |
| Losses Incurred | 11,368,841 | 11,770,230 | 13,462,683 | 18,194,368 | 18,197,757 |
| All Loss Adjustment Expenses | 2,017,972 | 1,797,976 | 2,435,410 | 2,315,323 | 2,571,618 |

COMBINED RATIOS

| | | | | | |
|--|------|------|------|------|------|
| Commission & Brokerage to Written Premium (a) (b) | .103 | .091 | .101 | .093 | .084 |
| Other Acquisition to Earned Premium (b) | .073 | .082 | .077 | .086 | .089 |
| General Expenses to Earned Premium (b) | .039 | .052 | .087 | .089 | .093 |
| Taxes, Licenses, etc. to Written Premium (b) | .021 | .020 | .020 | .022 | .023 |
| All Loss Adjustment Expenses to Losses | .178 | .153 | .181 | .127 | .141 |

Notes:

- (a) Ceded business has a commission and brokerage provision set at 10%.
- (b) Ratios are to premiums at collected level.

Source: North Carolina Rate Bureau Expense Call

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

8. PERCENT RATE CHANGE

The overall statewide rate change by coverage is shown on page A-1.

The proposed rate changes are dependent on the actual implementation date of the new rates, because any such change will affect all of the trending periods used in the filing. Any change in the trending periods will affect all of the losses and fixed expenses used in the calculation of the rate level indication.

If the effective date were to be changed, advance notice of seventy-five (75) days is required for an orderly implementation of the change in rates. This is the amount of time required to calculate the new rates based on the new effective date, and distribute the necessary information to member companies.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

9. FINAL PROPOSED RATES

The proposed rates are shown in Section B.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

10. INVESTMENT EARNINGS, CONSISTING OF INVESTMENT INCOME AND REALIZED PLUS UNREALIZED CAPITAL GAINS, FROM LOSS, LOSS EXPENSE AND UNEARNED PREMIUM RESERVES

See the attached Exhibits (10) (a), (10) (b) and (10) (c) and the pre-filed testimony of P. Woods. The experience provides the best estimate of the future.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CEDED LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

| | | |
|---|-------------|---------------|
| 1. Direct Earned Premium for Accident Year Ended 12/31/2004 | | \$274,190,047 |
| 2. Mean Unearned Premium Reserve | 0.293 x (1) | 80,337,684 |
| 3. Deduction for Prepaid Expenses | | |
| Commission and Brokerage Expense | | 10.00% |
| Taxes, Licenses and Fees | | 1.92% |
| 50% of Other Acquisition Expense | | 4.15% |
| 50% of Company Operating Expense | | 2.95% |
| Total | | 19.02% |
| 4. (2) x (3) | | 15,280,227 |
| 5. Net Subject to Investment (2) - (4) | | 65,057,457 |

B. Delayed Remission of Premium (Agents' Balances)

| | | |
|--------------------------------|--|---------------|
| 1. Direct Earned Premium (A-1) | | \$274,190,047 |
| 2. Average Agents' Balances | | 0.153 |
| 3. Delayed Remission (1) x (2) | | 41,951,077 |

C. Loss Reserve

| | | |
|---|-------------|---------------|
| 1. Direct Earned Premium (A-1) | | \$274,190,047 |
| 2. Expected Incurred Losses and Loss Adjustment | | 211,948,906 |
| 0.773 x (1) | | |
| 3. Expected Mean Loss Reserves | 0.857 x (2) | 181,640,212 |

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 204,746,592

E. Average Rate of Return 5.05%

F. Investment Earnings on Net Subject to Investment (D) x (E) 10,339,703

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 3.77%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present ceded manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2004 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from page 15 of the Annual Statement.

| | |
|--|-----------------|
| 1. Collected Earned Premium for Calendar Year ended 12/31/2004 | \$2,119,188,172 |
| 2. Unearned Premium Reserve as of 12/31/2003 | 609,899,658 |
| 3. Unearned Premium Reserve as of 12/31/2004 | 632,152,880 |
| 4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$ | 621,026,269 |
| 5. Ratio (4) \div (1) | 0.293 |

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2004 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 14.9% of net written premiums. The 14.9% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on Page 15 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.030 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.030 is based on 2003 and 2004 industrywide data provided by the A.M. Best Company. The two factors combined amount to .153 (.149 x 1.030 = .153).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2003 and 2004 for Automobile Liability insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

| | |
|--|-----------------|
| 1. Incurred Losses for Calendar Year 2003 | \$1,501,859,410 |
| 2. Incurred Losses for Calendar Year 2004 | 1,598,924,786 |
| 3. Loss Reserves as of 12/31/2002 | 1,276,839,223 |
| 4. Loss Reserves as of 12/31/2003 | 1,335,811,002 |
| 5. Loss Reserves as of 12/31/2004 | 1,428,148,692 |
| 6. Mean Loss Reserve 2003: 1/2 [(3) + (4)] | 1,306,325,113 |
| 7. Mean Loss Reserve 2004: 1/2 [(4) + (5)] | 1,381,979,847 |
| 8. Ratio (6) ÷ (1) | 0.870 |
| 9. Ratio (7) ÷ (2) | 0.864 |
| 10. Loss Reserve: 1/2 [(8) + (9)] | 0.867 |
| 11. Ratio of LAE Reserves to Loss Reserves (a) | 0.203 |
| 12. Ratio of Incurred LAE to Incurred Losses (a) | 0.217 |
| 13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))] | 0.857 |

(a) Based on 2004 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CEDED LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

| | | |
|---|-------------|---------------|
| 1. Direct Earned Premium for Accident Year Ended 12/31/2005 | | \$299,911,135 |
| 2. Mean Unearned Premium Reserve | 0.279 x (1) | 83,675,207 |
| 3. Deduction for Prepaid Expenses | | |
| Commission and Brokerage Expense | | 10.00% |
| Taxes, Licenses and Fees | | 1.92% |
| 50% of Other Acquisition Expense | | 4.15% |
| 50% of Company Operating Expense | | 2.55% |
| Total | | 18.62% |
| 4. (2) x (3) | | 15,580,324 |
| 5. Net Subject to Investment (2) - (4) | | 68,094,883 |

B. Delayed Remission of Premium (Agents' Balances)

| | | |
|--------------------------------|--|---------------|
| 1. Direct Earned Premium (A-1) | | \$299,911,135 |
| 2. Average Agents' Balances | | 0.154 |
| 3. Delayed Remission (1) x (2) | | 46,186,315 |

C. Loss Reserve

| | | |
|---|-------------|---------------|
| 1. Direct Earned Premium (A-1) | | \$299,911,135 |
| 2. Expected Incurred Losses and Loss Adjustment | | 234,530,508 |
| 0.782 x (1) | | |
| 3. Expected Mean Loss Reserves | 0.877 x (2) | 205,683,256 |

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 227,591,824

E. Average Rate of Return 5.15%

F. Investment Earnings on Net Subject to Investment (D) x (E) 11,720,979

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 3.91%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present ceded manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2005 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from page 15 of the Annual Statement.

| | |
|--|-----------------|
| 1. Collected Earned Premium for Calendar Year ended 12/31/2005 | \$2,268,296,335 |
| 2. Unearned Premium Reserve as of 12/31/2004 | 632,152,880 |
| 3. Unearned Premium Reserve as of 12/31/2005 | 634,824,680 |
| 4. Mean Unearned Premium Reserve 1/2 [(2) + (3)] | 633,488,780 |
| 5. Ratio (4) ÷ (1) | 0.279 |

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2005 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 15.0% of net written premiums. The 15.0% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on Page 15 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.029 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.029 is based on 2004 and 2005 industrywide data provided by the A.M. Best Company. The two factors combined amount to .154 ($.150 \times 1.029 = .154$).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2004 and 2005 for Automobile Liability insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

| | |
|--|-----------------|
| 1. Incurred Losses for Calendar Year 2004 | \$1,598,924,786 |
| 2. Incurred Losses for Calendar Year 2005 | 1,575,388,913 |
| 3. Loss Reserves as of 12/31/2003 | 1,335,811,002 |
| 4. Loss Reserves as of 12/31/2004 | 1,428,148,692 |
| 5. Loss Reserves as of 12/31/2005 | 1,475,667,865 |
| 6. Mean Loss Reserve 2004: $1/2 [(3) + (4)]$ | 1,381,979,847 |
| 7. Mean Loss Reserve 2005: $1/2 [(4) + (5)]$ | 1,451,908,279 |
| 8. Ratio (6) \div (1) | 0.864 |
| 9. Ratio (7) \div (2) | 0.922 |
| 10. Loss Reserve: $1/2 [(8) + (9)]$ | 0.893 |
| 11. Ratio of LAE Reserves to Loss Reserves (a) | 0.201 |
| 12. Ratio of Incurred LAE to Incurred Losses (a) | 0.223 |
| 13. Loss and LAE Reserve $[(10) \times (1.0 + (11)) / (1.0 + (12))]$ | 0.877 |

(a) Based on 2005 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CEDED LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

| | | |
|---|-------------|---------------|
| 1. Direct Earned Premium for Accident Year Ended 12/31/2006 | | \$286,315,410 |
| 2. Mean Unearned Premium Reserve | 0.285 x (1) | 81,599,892 |
| 3. Deduction for Prepaid Expenses | | |
| Commission and Brokerage Expense | | 10.00% |
| Taxes, Licenses and Fees | | 1.75% |
| 50% of Other Acquisition Expense | | 4.15% |
| 50% of Company Operating Expense | | 3.65% |
| Total | | 19.55% |
| 4. (2) x (3) | | 15,952,779 |
| 5. Net Subject to Investment (2) - (4) | | 65,647,113 |

B. Delayed Remission of Premium (Agents' Balances)

| | | |
|--------------------------------|--|---------------|
| 1. Direct Earned Premium (A-1) | | \$286,315,410 |
| 2. Average Agents' Balances | | 0.168 |
| 3. Delayed Remission (1) x (2) | | 48,100,989 |

C. Loss Reserve

| | | |
|---|-------------|---------------|
| 1. Direct Earned Premium (A-1) | | \$286,315,410 |
| 2. Expected Incurred Losses and Loss Adjustment | | 217,027,081 |
| 0.758 x (1) | | |
| 3. Expected Mean Loss Reserves | 0.886 x (2) | 192,285,994 |

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 209,832,118

E. Average Rate of Return 4.78%

F. Investment Earnings on Net Subject to Investment (D) x (E) 10,029,975

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 3.50%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present ceded manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2006 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from page 15 of the Annual Statement.

| | |
|--|-----------------|
| 1. Collected Earned Premium for Calendar Year ended 12/31/2006 | \$2,316,658,861 |
| 2. Unearned Premium Reserve as of 12/31/2005 | 634,824,680 |
| 3. Unearned Premium Reserve as of 12/31/2006 | 684,498,941 |
| 4. Mean Unearned Premium Reserve $1/2 [(2) + (3)]$ | 659,661,811 |
| 5. Ratio (4) \div (1) | 0.285 |

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2006 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 16.3% of net written premiums. The 16.3% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on Page 15 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.032 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.032 is based on 2005 and 2006 industrywide data provided by the A.M. Best Company. The two factors combined amount to .168 (.163 x 1.032 = .168).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2005 and 2006 for Automobile Liability insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

| | |
|--|-----------------|
| 1. Incurred Losses for Calendar Year 2005 | \$1,575,388,913 |
| 2. Incurred Losses for Calendar Year 2006 | 1,703,407,276 |
| 3. Loss Reserves as of 12/31/2004 | 1,428,148,692 |
| 4. Loss Reserves as of 12/31/2005 | 1,475,667,865 |
| 5. Loss Reserves as of 12/31/2006 | 1,496,117,471 |
| 6. Mean Loss Reserve 2005: 1/2 [(3) + (4)] | 1,451,908,279 |
| 7. Mean Loss Reserve 2006: 1/2 [(4) + (5)] | 1,485,892,668 |
| 8. Ratio (6) ÷ (1) | 0.922 |
| 9. Ratio (7) ÷ (2) | 0.872 |
| 10. Loss Reserve: 1/2 [(8) + (9)] | 0.897 |
| 11. Ratio of LAE Reserves to Loss Reserves (a) | 0.209 |
| 12. Ratio of Incurred LAE to Incurred Losses (a) | 0.224 |
| 13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))] | 0.886 |

(a) Based on 2006 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CEDED LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

| | | |
|---|-------------|---------------|
| 1. Direct Earned Premium for Accident Year Ended 12/31/2007 | | \$300,158,373 |
| 2. Mean Unearned Premium Reserve | 0.280 x (1) | 84,044,344 |
| 3. Deduction for Prepaid Expenses | | |
| Commission and Brokerage Expense | | 10.00% |
| Taxes, Licenses and Fees | | 1.83% |
| 50% of Other Acquisition Expense | | 4.15% |
| 50% of Company Operating Expense | | 3.25% |
| Total | | 19.23% |
| 4. (2) x (3) | | 16,161,727 |
| 5. Net Subject to Investment (2) - (4) | | 67,882,617 |

B. Delayed Remission of Premium (Agents' Balances)

| | | |
|--------------------------------|--|---------------|
| 1. Direct Earned Premium (A-1) | | \$300,158,373 |
| 2. Average Agents' Balances | | 0.183 |
| 3. Delayed Remission (1) x (2) | | 54,928,982 |

C. Loss Reserve

| | | |
|---|-------------|---------------|
| 1. Direct Earned Premium (A-1) | | \$300,158,373 |
| 2. Expected Incurred Losses and Loss Adjustment | | 228,420,522 |
| 0.761 x (1) | | |
| 3. Expected Mean Loss Reserves | 0.870 x (2) | 198,725,854 |

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 211,679,489

E. Average Rate of Return 4.36%

F. Investment Earnings on Net Subject to Investment (D) x (E) 9,229,226

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 3.07%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present ceded manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2007 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from page 15 of the Annual Statement.

| | |
|--|-----------------|
| 1. Collected Earned Premium for Calendar Year ended 12/31/2007 | \$2,495,076,574 |
| 2. Unearned Premium Reserve as of 12/31/2006 | 684,498,941 |
| 3. Unearned Premium Reserve as of 12/31/2007 | 714,521,400 |
| 4. Mean Unearned Premium Reserve 1/2 [(2) + (3)] | 699,510,171 |
| 5. Ratio (4) ÷ (1) | 0.280 |

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2007 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 17.7% of net written premiums. The 17.7% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on Page 15 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.036 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.036 is based on 2006 and 2007 industrywide data provided by the A.M. Best Company. The two factors combined amount to .183 (.177 x 1.036 = .183).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2006 and 2007 for Automobile Liability insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

| | |
|--|-----------------|
| 1. Incurred Losses for Calendar Year 2006 | \$1,703,407,276 |
| 2. Incurred Losses for Calendar Year 2007 | 1,772,529,395 |
| 3. Loss Reserves as of 12/31/2005 | 1,475,667,865 |
| 4. Loss Reserves as of 12/31/2006 | 1,496,117,471 |
| 5. Loss Reserves as of 12/31/2007 | 1,573,360,742 |
| 6. Mean Loss Reserve 2006: 1/2 [(3) + (4)] | 1,485,892,668 |
| 7. Mean Loss Reserve 2007: 1/2 [(4) + (5)] | 1,534,739,107 |
| 8. Ratio (6) ÷ (1) | 0.872 |
| 9. Ratio (7) ÷ (2) | 0.866 |
| 10. Loss Reserve: 1/2 [(8) + (9)] | 0.869 |
| 11. Ratio of LAE Reserves to Loss Reserves (a) | 0.203 |
| 12. Ratio of Incurred LAE to Incurred Losses (a) | 0.201 |
| 13. Loss and LAE Reserve [(10)x(1.0+(11)))/(1.0+(12))] | 0.870 |

(a) Based on 2007 All-Industry Insurance Expense Exhibit (source: A.M. Best)

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
CEDED LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED PREMIUM RESERVES
AND ON LOSS RESERVES

A. Unearned Premium Reserve

| | | |
|---|-------------|---------------|
| 1. Direct Earned Premium for Accident Year Ended 12/31/2008 | | \$273,981,804 |
| 2. Mean Unearned Premium Reserve | 0.284 x (1) | 77,810,832 |
| 3. Deduction for Prepaid Expenses | | |
| Commission and Brokerage Expense | | 10.00% |
| Taxes, Licenses and Fees | | 1.83% |
| 50% of Other Acquisition Expense | | 3.95% |
| 50% of Company Operating Expense | | 3.15% |
| Total | | 18.93% |
| 4. (2) x (3) | | 14,729,590 |
| 5. Net Subject to Investment (2) - (4) | | 63,081,242 |

B. Delayed Remission of Premium (Agents' Balances)

| | | |
|--------------------------------|--|---------------|
| 1. Direct Earned Premium (A-1) | | \$273,981,804 |
| 2. Average Agents' Balances | | 0.169 |
| 3. Delayed Remission (1) x (2) | | 46,302,925 |

C. Loss Reserve

| | | |
|---|-------------|---------------|
| 1. Direct Earned Premium (A-1) | | \$273,981,804 |
| 2. Expected Incurred Losses and Loss Adjustment | | 210,692,007 |
| 0.769 x (1) | | |
| 3. Expected Mean Loss Reserves | 0.904 x (2) | 190,465,574 |

D. Net Subject to Investment (A-5) - (B-3) + (C-3) 207,243,891

E. Average Rate of Return 4.35%

F. Investment Earnings on Net Subject to Investment (D) x (E) 9,015,109

G. Average Rate of Return as a Percent of Direct Earned Premium
(F) / (A-1) 3.29%

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

Line A-1

Direct earned premiums are the total limits earned premiums at present ceded manual level for Private Passenger Automobile Bodily Injury and Property Damage Liability and Medical Payments Insurance for all companies writing private passenger automobile insurance in North Carolina for the latest accident year.

Line A-2

The mean unearned premium reserve is determined by multiplying the direct earned premiums in line (1) by the ratio of the mean unearned premium reserve to the collected earned premium for calendar year ended 12/31/2008 for all companies writing Private Passenger Automobile Liability insurance in North Carolina. These data are from page 15 of the Annual Statement.

| | |
|--|-----------------|
| 1. Collected Earned Premium for Calendar Year ended 12/31/2008 | \$2,526,198,270 |
| 2. Unearned Premium Reserve as of 12/31/2007 | 714,521,400 |
| 3. Unearned Premium Reserve as of 12/31/2008 | 721,463,631 |
| 4. Mean Unearned Premium Reserve 1/2 [(2) + (3)] | 717,992,516 |
| 5. Ratio (4) ÷ (1) | 0.284 |

Line A-3

Deduction for prepaid expenses:

Production costs and a large part of the other company expenses in connection with the writing and handling of Private Passenger Automobile Liability insurance policies, exclusive of claim adjustment expenses, are incurred when the policy is written and before the premium is paid. Therefore, the deduction for these expenses is determined by use of the provisions for expenses used in our ratemaking procedures as shown.

Line B-2

Delayed remission of premium:

This deduction is necessary because of delay in collection and remission of premium to the companies, which amounts to approximately 50-75 days after the effective dates of the policies. Therefore, funds for the unearned premium reserve required during the initial days of all policies must be taken from the company's surplus.

Based on the 2008 Insurance Expense Exhibit for all companies writing private passenger liability insurance in North Carolina, agent's balances for premiums due less than 90 days amount to 16.4% of net written premiums. The 16.4% is based on a procedure that weighs the percent of countrywide agents balances relative to countrywide private passenger liability premium (using data from Part III of the IEE) on the private passenger written liability premium for North Carolina private passenger liability insurance (as shown on Page 15 of the Annual Statement).

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
LIABILITY COVERAGES

ESTIMATED INVESTMENT EARNINGS ON UNEARNED
PREMIUM RESERVES AND ON LOSS RESERVES

EXPLANATORY NOTES

The above percentage must be multiplied by a factor of 1.033 to include the effect of agents balances or uncollected premiums overdue for more than 90 days. The 1.033 is based on 2007 and 2008 industrywide data provided by the A.M. Best Company. The two factors combined amount to .169 (.164 x 1.033 = .169).

Line C-2

The expected loss and loss adjustment ratio reflects the expense provisions used in this filing.

Line C-3

The expected mean loss reserve is determined by multiplying the expected incurred losses in line (2) by the average North Carolina ratio of the mean loss reserves to the incurred losses in 2007 and 2008 for Automobile Liability insurance. This ratio is based on North Carolina companies' Page 15 annual statement data and has been adjusted to include loss adjustment expense reserves.

| | |
|--|-----------------|
| 1. Incurred Losses for Calendar Year 2007 | \$1,772,529,395 |
| 2. Incurred Losses for Calendar Year 2008 | 1,679,275,396 |
| 3. Loss Reserves as of 12/31/2006 | 1,496,117,471 |
| 4. Loss Reserves as of 12/31/2007 | 1,573,360,742 |
| 5. Loss Reserves as of 12/31/2008 | 1,574,804,421 |
| 6. Mean Loss Reserve 2007: 1/2 [(3) + (4)] | 1,534,739,107 |
| 7. Mean Loss Reserve 2008: 1/2 [(4) + (5)] | 1,574,082,582 |
| 8. Ratio (6) ÷ (1) | 0.866 |
| 9. Ratio (7) ÷ (2) | 0.937 |
| 10. Loss Reserve: 1/2 [(8) + (9)] | 0.902 |
| 11. Ratio of LAE Reserves to Loss Reserves (a) | 0.199 |
| 12. Ratio of Incurred LAE to Incurred Losses (a) | 0.197 |
| 13. Loss and LAE Reserve [(10)x(1.0+(11))]/(1.0+(12))] | 0.904 |

(a) Based on 2008 All-Industry Insurance Expense Exhibit (source: A.M. Best)

The data available to the Rate Bureau to estimate the requested length of time is the yearly paid and incurred total limits liability loss development data contained on pages F-38-40 and F-43-45. The combined BI, PD and Med Pay data on a paid and incurred basis is shown on pages F-177 and F-178. Page F-176 shows the liability incurred losses for immature accident years on an ultimate basis using the latest three-year average loss development factor.

The accident year data for any given year 19XX (or 20YY) has an average date of accident of July 1, 19XX (or 20YY). By taking the ratio of paid losses to ultimate incurred losses as shown on the following pages, the percentage of liability losses paid in each year is estimated.

It is next necessary to determine an estimate for the average payment date (months) of the losses paid in each interval. Such data are not available for North Carolina. Such data are available for Massachusetts and are set forth below for the purpose of showing how this analysis would be completed for North Carolina if North Carolina data were available. The following data is personal auto liability data for the state of Massachusetts as contained in the Massachusetts Automobile Rate Bureau's 1990 filing. Since the Rate Bureau is advised by ISO that Massachusetts payment patterns are longer than North Carolina's, the results of this analysis (based on Massachusetts payment patterns) overstate the average length of time between occurrence and payment.

The result of this analysis is shown below:

| Period Month-to-Month | Percentage Paid in Period | | Massachusetts |
|--|---------------------------|--------|----------------------------------|
| | (a) | (b) | Average Payment Date (months) |
| 0-15 | 64.5% | 64.8% | 9.3 |
| 15-27 | 19.4% | 19.9% | 20.3 |
| 27-39 | 8.2% | 8.3% | 32.4 |
| 39-51 | 4.7% | 4.4% | 44.3 |
| 51-63 | 2.1% | 1.7% | 56.5 |
| 63-ult. | 1.1% | 0.9% | 73.4 |
| | | (a) | (b) |
| (1) Average Payment Date | 16.7 | months | 16.3 |
| (2) Average Date of Accident | 6.0 | months | 6.0 |
| (3) Average Length of Time between Occurrence and Payment [(1)-(2)] | 10.7 | months | 10.3 |

(a) Based on the average of the three earliest accident year points.

(b) Based on the average of the three latest accident year points.

Based on this analysis the average length of time between occurrence and payment of a liability claim has decreased by 0.4 months over this period.

NORTH CAROLINA
ULTIMATE INCURRED LOSSES

LIABILITY

| Accident Year | Losses (a) |
|------------------|---------------|
| 1995 | 1,080,149,261 |
| 1996 | 1,132,931,481 |
| 1997 | 1,141,375,788 |
| 1998 | 1,136,947,157 |
| 1999 | 1,196,305,206 |
| 2000 | 1,222,843,227 |
| 2001 | 1,229,607,885 |
| 2002 | 1,286,721,537 |
| 2003 | 1,349,291,872 |
| 2004 | 1,389,777,026 |
| 2005 | 1,394,487,674 |
| 2006 | 1,455,695,306 |
| 2007 | 1,495,053,324 |
| 2008 | 1,497,535,808 |

(a) Total limits Bodily Injury, Property Damage and Medical Payments combined. 63 months is considered ultimate.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

B.I., P.D., Med.Pay. Combined Total Limits Paid Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|-------------|---------------|---------------|---------------|---------------|
| 1995 | | | | | 1,067,822,322 |
| 1996 | | | | 1,096,655,496 | 1,120,668,124 |
| 1997 | | | 1,051,378,903 | 1,106,544,953 | 1,129,898,054 |
| 1998 | | 952,668,575 | 1,047,887,918 | 1,100,677,997 | 1,125,855,949 |
| 1999 | 766,874,761 | 998,045,746 | 1,100,179,975 | 1,155,991,393 | 1,182,252,291 |
| 2000 | 799,103,515 | 1,033,184,626 | 1,128,230,873 | 1,186,247,890 | 1,211,236,400 |
| 2001 | 789,771,959 | 1,030,163,060 | 1,132,217,585 | 1,192,854,613 | 1,217,736,943 |
| 2002 | 829,685,310 | 1,079,156,317 | 1,189,961,232 | 1,251,448,431 | 1,274,468,167 |
| 2003 | 856,896,088 | 1,131,112,193 | 1,242,432,276 | 1,308,422,750 | 1,336,566,920 |
| 2004 | 871,810,336 | 1,144,640,374 | 1,288,901,723 | 1,356,874,821 | 1,378,957,342 |
| 2005 | 909,074,242 | 1,179,518,772 | 1,297,442,286 | 1,361,030,111 | |
| 2006 | 945,268,207 | 1,237,362,804 | 1,356,860,448 | | |
| 2007 | 968,965,428 | 1,264,893,995 | | | |
| 2008 | 970,906,013 | | | | |

Ratio of Paid to Ultimate Incurred

| Accident Year | 0-15 Mo. | 15-27 Mo. | 27-39 Months | 39-51 Months | 51-63 Months |
|-------------------------|----------|-----------|--------------|--------------|--------------|
| 1995 | | | | | 0.989 |
| 1996 | | | | 0.968 | 0.989 |
| 1997 | | | 0.921 | 0.969 | 0.990 |
| 1998 | | 0.838 | 0.922 | 0.968 | 0.990 |
| 1999 | 0.641 | 0.834 | 0.920 | 0.966 | 0.988 |
| 2000 | 0.653 | 0.845 | 0.923 | 0.970 | 0.991 |
| 2001 | 0.642 | 0.838 | 0.921 | 0.970 | 0.990 |
| 2002 | 0.645 | 0.839 | 0.925 | 0.973 | 0.990 |
| 2003 | 0.635 | 0.838 | 0.921 | 0.970 | 0.991 |
| 2004 | 0.627 | 0.824 | 0.927 | 0.976 | 0.992 |
| 2005 | 0.652 | 0.846 | 0.930 | 0.976 | |
| 2006 | 0.649 | 0.850 | 0.932 | | |
| 2007 | 0.648 | 0.846 | | | |
| 2008 | 0.648 | | | | |
| Earliest Three Year Avg | 0.645 | 0.839 | 0.921 | 0.968 | 0.989 |
| Latest Three Year Avg | 0.648 | 0.847 | 0.930 | 0.974 | 0.991 |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
 AUTOMOBILE LIABILITY INSURANCE - PRIVATE PASSENGER CARS
 LOSS DEVELOPMENT

All Carriers

Voluntary and Ceded Combined

B.I., P.D., Med.Pay. Combined Total Limits Incurred Losses as of

| Accident Year | 15 Months | 27 Months | 39 Months | 51 Months | 63 Months |
|---------------|---------------|---------------|---------------|---------------|---------------|
| 1995 | | | | | 1,080,149,261 |
| 1996 | | | | 1,133,191,100 | 1,132,931,481 |
| 1997 | | | 1,132,077,719 | 1,139,495,672 | 1,141,375,788 |
| 1998 | | 1,110,156,274 | 1,126,606,291 | 1,135,634,931 | 1,136,947,157 |
| 1999 | 1,113,366,528 | 1,157,598,783 | 1,182,991,251 | 1,192,900,037 | 1,196,305,206 |
| 2000 | 1,115,662,106 | 1,185,355,980 | 1,207,738,470 | 1,220,516,831 | 1,222,843,227 |
| 2001 | 1,127,660,082 | 1,189,153,419 | 1,216,383,714 | 1,229,418,504 | 1,229,607,885 |
| 2002 | 1,177,233,497 | 1,247,824,357 | 1,275,184,350 | 1,288,590,884 | 1,286,721,537 |
| 2003 | 1,218,414,098 | 1,306,023,654 | 1,340,479,085 | 1,347,615,509 | 1,349,291,872 |
| 2004 | 1,260,406,094 | 1,332,457,165 | 1,381,698,918 | 1,389,801,001 | 1,389,777,026 |
| 2005 | 1,272,189,647 | 1,359,207,421 | 1,387,075,062 | 1,394,487,674 | |
| 2006 | 1,336,137,349 | 1,421,046,575 | 1,448,453,041 | | |
| 2007 | 1,354,434,838 | 1,450,100,217 | | | |
| 2008 | 1,360,159,680 | | | | |

Loss Development Factors

| Accident Year | 15-27 Mo. | 27-39 Mo. | 39-51 Mo. | 51-63 Mo. |
|--------------------|-----------|-----------|------------|-----------|
| 1996 | | | | 1.000 |
| 1997 | | | 1.007 | 1.002 |
| 1998 | | 1.015 | 1.008 | 1.001 |
| 1999 | 1.040 | 1.022 | 1.008 | 1.003 |
| 2000 | 1.062 | 1.019 | 1.011 | 1.002 |
| 2001 | 1.055 | 1.023 | 1.011 | 1.000 |
| 2002 | 1.060 | 1.022 | 1.011 | 0.999 |
| 2003 | 1.072 | 1.026 | 1.005 | 1.001 |
| 2004 | 1.057 | 1.037 | 1.006 | 1.000 |
| 2005 | 1.068 | 1.021 | 1.005 | |
| 2006 | 1.064 | 1.019 | | |
| 2007 | 1.071 | | | |
| Five Year Average | 1.066 | 1.025 | 1.008 | 1.000 |
| Three Year Average | 1.068 | 1.026 | 1.005 | 1.000 |
| | | Five Year | Three Year | |
| 39 to 63 months: | | 1.008 | 1.005 | |
| 27 to 63 months: | | 1.033 | 1.031 | |
| 15 to 63 months: | | 1.101 | 1.101 | |

Losses exclude unallocated loss adjustment expense.

NORTH CAROLINA
 PERSONAL AUTO LIABILITY INSURANCE
 AGGREGATE ANNUAL STATEMENT DATA
 TOP 50 AUTO INSURERS BASED ON 2008 WRITTEN PREMIUM

Exhibit (10)(c)

2007 ASSETS

| | | |
|-----|--|-------------|
| 1 | Bonds | 158,110,512 |
| 2 | Stocks | |
| | 2.1 Preferred stocks | 6,084,358 |
| | 2.2 Common stocks | 99,403,096 |
| 3 | Mortgage loans on real estate | |
| | 3.1 First Liens | 1,709,576 |
| | 3.2 Other than First Liens | 0 |
| 4 | Real estate | |
| | 4.1 Properties occupied by the company | 4,245,649 |
| | 4.2 Other properties | 0 |
| 5 | Cash and Short-term investments | 13,085,330 |
| 6 | Other invested assets | 18,031,707 |
| 7 | Receivable for securities | 723,696 |
| 8 | Aggregate write-ins for invested assets | 424,557 |
| 9 | Subtotals, cash and invested assets | 302,088,847 |
| 10 | Agents balances or uncollected premiums | |
| | 10.1 In course of collection | 7,147,184 |
| | 10.2 Booked but deferred and not yet due | 20,595,151 |
| | 10.3 Accrued retrospective premiums | 2,067,901 |
| 11 | Funds held by or deposited with reinsured companies | 135,433 |
| 12 | Bills receivable, taken for premiums | 0 |
| 13 | Reinsurance recoverable on loss payments | 3,750,030 |
| 14 | Federal income tax recoverable and interest thereon | 0 |
| 14A | Guaranty funds receivable or on deposit | 189,071 |
| 15 | Electronic data processing equipment | 798,531 |
| 16 | Interest, dividends and real estate income due and accrued | 2,174,241 |
| 17 | Receivable from parent, subsidiaries and affiliates | 3,381,052 |
| 18 | Equities and deposits in pools and associations | 0 |
| 19 | Amounts receivable relating to uninsured A & H plans | 175 |
| 20 | Other assets non-admitted | 0 |
| 21 | Aggregate write-ins for other than invested assets | 5,487,809 |
| 22 | TOTALS (items 8a through 20) | 356,549,395 |

DETAILS OF WRITE-INS AGGREGATED AT ITEM 20

| | | |
|---|--|-----------|
| 1 | Future investment income on loss reserve | 0 |
| 2 | Other write-ins | 5,487,809 |
| 6 | TOTALS | 5,487,809 |

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2008 WRITTEN PREMIUM

2007 LIABILITIES

| | | |
|-----|--|-------------|
| 1 | Losses | 95,323,707 |
| 1A | Reinsurance payable on paid loss and loss adjustment expense | 2,913,482 |
| 2 | Loss adjustment expenses | 22,933,878 |
| 3 | Contingent commissions and other similar charges | 1,081,509 |
| 4 | Other expenses | 9,067,037 |
| 5 | Taxes, licenses and fees | 1,479,225 |
| 6 | Federal and foreign income taxes | 0 |
| 7 | Borrowed money | 685,779 |
| 8 | Interest | 0 |
| 9 | Unearned premiums | 49,384,735 |
| 10 | Dividends declared and unpaid | |
| | (a) Stockholders | 20,122 |
| | (b) Policyholders | 49,071 |
| 11 | Funds held by company under reinsurance treaties | 3,982,976 |
| 12 | Amounts withheld or retained by company for account of others | 3,063,365 |
| 13 | Remittances and items not allocated | 358,164 |
| 14 | Provision for reinsurance | 543,655 |
| 15 | Excess of statutory reserves over statement reserves | 0 |
| 16 | Net adjustments in assets and liabilities for foreign exchange | 113,163 |
| 17 | Drafts outstanding | 1,132,900 |
| 18 | Payable to parent, subsidiaries and affiliates | 856,871 |
| 19 | Payable for securities | 573,757 |
| 20 | Liability for amounts held under accident and health plans | 0 |
| 21 | Capital notes and interest thereon | 0 |
| 22 | Aggregate write-ins for liabilities | 4,655,563 |
| 23 | Total liabilities | 204,665,720 |
| 24 | Aggregate write-ins for special surplus funds | 33,474,012 |
| 25A | Common capital stock | 211,215 |
| 25B | Preferred capital stock | 315,060 |
| 25C | Aggregate write-ins for other than special surplus funds | 262,023 |
| 26A | Surplus notes | 4,432,771 |
| 26B | Gross paid in and contributed surplus | 23,613,584 |
| 26C | Unassigned funds (surplus) | 89,575,175 |
| 26D | Treasury stock | |
| | (1) common | 166 |
| | (2) preferred | 0 |
| 27 | Surplus as regards policyholders | 151,883,675 |
| 28 | TOTALS | 356,549,395 |

DETAILS OF WRITE-INS AGGREGATED AT ITEM 22

| | | |
|---|------------------------------------|------------|
| 1 | Miscellaneous conditional reserves | 59,835 |
| 2 | Other reinsurance balances | 0 |
| 3 | Loss portfolio transfers | -1,733,148 |
| 4 | Discount on loss reserve | 0 |
| 5 | Other write-ins | 6,328,876 |
| 9 | TOTALS | 4,655,563 |

DETAILS OF WRITE-INS AGGREGATED AT ITEM 23C

| | | |
|---|-----------------|---------|
| 1 | Guaranty funds | 0 |
| 2 | Other write-ins | 0 |
| 9 | TOTALS | 262,023 |

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2008 WRITTEN PREMIUM

2007 UNDERWRITING AND INVESTMENT EXHIBIT

| STATEMENT OF INCOME | | |
|---------------------|---|-------------|
| 1 | Premiums earned | 137,983,819 |
| | Deductions | |
| 2 | Losses incurred | 89,257,947 |
| 3 | Loss expenses incurred | 16,311,958 |
| 4 | Other underwriting expenses incurred | 34,368,595 |
| 5 | Aggregate write-ins for underwriting deductions | 8,130 |
| 6 | Total underwriting deductions | 139,946,630 |
| 7 | Net underwriting gain or loss | -1,962,811 |
| 8 | Net investment income earned | 12,896,169 |
| 9 | Net realized capital gains or losses | -2,671,440 |
| 9A | Net investment gain or loss | 10,224,729 |
| 10 | Net gain or loss from agents or premium balances charged off | -397,190 |
| 11 | Finance or service charges not included in premiums | 1,130,690 |
| 12 | Aggregate write-ins for miscellaneous income | 100,023 |
| 13 | Total other income | 833,524 |
| 14 | Net income before dividends to policyholders and before federal and foreign income taxes | 9,095,441 |
| 14A | Dividends to policyholders | 628,557 |
| 14B | Net income after dividends to policyholders but before federal and foreign income taxes | 8,466,885 |
| 15 | Federal and foreign income taxes incurred | 1,179,123 |
| 16 | Net income | 7,287,762 |
| 17 | Surplus as regards policyholders, December 31 previous year | 172,951,138 |
| 18 | Net income | 7,287,762 |
| 19 | Net unrealized capital gains or losses | -23,615,545 |
| 20 | Change in non-admitted assets | -1,907,812 |
| 21 | Change in provision for reinsurance | 169,121 |
| 22 | Change in foreign exchange adjustment | -1,019,613 |
| 23 | Change in excess of statutory reserves over statement reserves | 0 |
| 23A | Change in surplus notes | 700,174 |
| 24 | Capital changes | |
| | (a) Paid in | 21 |
| | (b) Transferred from surplus | 0 |
| | (c) Transferred to surplus | 0 |
| 25 | Surplus adjustments | |
| | (a) Paid in | 4,363,414 |
| | (b) Transferred to capital | 0 |
| | (c) Transferred from capital | 0 |
| 26 | Net remittances from or to Home Office | 0 |
| 27 | Dividends to stockholders (cash) | -7,152,994 |
| 28 | Change in treasury stock | 0 |
| 29 | Extraordinary amounts of taxes for prior years | 0 |
| 30 | Aggregate write-ins for gains and losses in surplus | -563,416 |
| 31 | Change in surplus as regards policyholders for the year | -21,067,463 |
| 32 | Surplus as regards policyholders, December 31 current year | 151,883,675 |

DETAILS OF WRITE-INS AGGREGATED AT ITEM 30

| | | |
|----|---|----------|
| 1 | Miscellaneous operating adjustments | -548,900 |
| 2 | Change in conditional reserves | -14,516 |
| 3 | Miscellaneous capital and surplus adjustments | 0 |
| 11 | TOTALS | -563,416 |

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2008 WRITTEN PREMIUM

2008 ASSETS

| | | |
|-----|--|-------------|
| 1 | Bonds | 159,165,772 |
| 2 | Stocks | |
| | 2.1 Preferred stocks | 6,096,599 |
| | 2.2 Common stocks | 99,919,225 |
| 3 | Mortgage loans on real estate | |
| | 3.1 First Liens | 1,709,576 |
| | 3.2 Other than First Liens | 0 |
| 4 | Real estate | |
| | 4.1 Properties occupied by the company | 4,248,766 |
| | 4.2 Other properties | 0 |
| 5 | Cash and Short-term investments | 13,318,171 |
| 6 | Other invested assets | 18,031,707 |
| 7 | Receivable for securities | 723,696 |
| 8 | Aggregate write-ins for invested assets | 424,557 |
| 9 | Subtotals, cash and invested assets | 303,908,646 |
| 10 | Agents balances or uncollected premiums | |
| | 10.1 In course of collection | 7,206,834 |
| | 10.2 Booked but deferred and not yet due | 20,766,404 |
| | 10.3 Accrued retrospective premiums | 2,068,483 |
| 11 | Funds held by or deposited with reinsured companies | 138,406 |
| 12 | Bills receivable, taken for premiums | 0 |
| 13 | Reinsurance recoverable on loss payments | 3,868,002 |
| 14 | Federal income tax recoverable and interest thereon | 0 |
| 14A | Guaranty funds receivable or on deposit | 192,589 |
| 15 | Electronic data processing equipment | 798,531 |
| 16 | Interest, dividends and real estate income due and accrued | 2,186,628 |
| 17 | Receivable from parent, subsidiaries and affiliates | 3,387,793 |
| 18 | Equities and deposits in pools and associations | 0 |
| 19 | Amounts receivable relating to uninsured A & H plans | 175 |
| 20 | Other assets non-admitted | 0 |
| 21 | Aggregate write-ins for other than invested assets | 5,495,030 |
| 22 | TOTALS (items 8a through 20) | 358,811,432 |

DETAILS OF WRITE-INS AGGREGATED AT ITEM 20

| | | |
|---|--|-----------|
| 1 | Future investment income on loss reserve | 0 |
| 2 | Other write-ins | 5,495,030 |
| 6 | TOTALS | 5,495,030 |

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2008 WRITTEN PREMIUM

2008 LIABILITIES

| | | |
|-----|--|-------------|
| 1 | Losses | 95,916,657 |
| 1A | Reinsurance payable on paid loss and loss adjustment expense | 3,058,765 |
| 2 | Loss adjustment expenses | 23,103,935 |
| 3 | Contingent commissions and other similar charges | 1,092,288 |
| 4 | Other expenses | 9,067,037 |
| 5 | Taxes, licenses and fees | 1,484,750 |
| 6 | Federal and foreign income taxes | 0 |
| 7 | Borrowed money | 845,779 |
| 8 | Interest | 0 |
| 9 | Unearned premiums | 49,832,699 |
| 10 | Dividends declared and unpaid | |
| | (a) Stockholders | 20,122 |
| | (b) Policyholders | 49,309 |
| 11 | Funds held by company under reinsurance treaties | 3,987,795 |
| 12 | Amounts withheld or retained by company for account of others | 3,073,462 |
| 13 | Remittances and items not allocated | 361,713 |
| 14 | Provision for reinsurance | 568,203 |
| 15 | Excess of statutory reserves over statement reserves | 0 |
| 16 | Net adjustments in assets and liabilities for foreign exchange | 113,163 |
| 17 | Drafts outstanding | 1,136,920 |
| 18 | Payable to parent, subsidiaries and affiliates | 870,871 |
| 19 | Payable for securities | 614,398 |
| 20 | Liability for amounts held under accident and health plans | 0 |
| 21 | Capital notes and interest thereon | 0 |
| 22 | Aggregate write-ins for liabilities | 4,574,772 |
| 23 | Total liabilities | 206,383,224 |
| 24 | Aggregate write-ins for special surplus funds | 33,474,012 |
| 25A | Common capital stock | 211,197 |
| 25B | Preferred capital stock | 315,060 |
| 25C | Aggregate write-ins for other than special surplus funds | 262,023 |
| 26A | Surplus notes | 4,664,271 |
| 26B | Gross paid in and contributed surplus | 23,690,485 |
| 26C | Unassigned funds (surplus) | 89,811,325 |
| 26D | Treasury stock | |
| | (1) common | 166 |
| | (2) preferred | 0 |
| 27 | Surplus as regards policyholders | 152,428,208 |
| 28 | TOTALS | 358,811,432 |

DETAILS OF WRITE-INS AGGREGATED AT ITEM 22

| | | |
|---|------------------------------------|------------|
| 1 | Miscellaneous conditional reserves | 39,588 |
| 2 | Other reinsurance balances | 0 |
| 3 | Loss portfolio transfers | -1,733,148 |
| 4 | Discount on loss reserve | 0 |
| 5 | Other write-ins | 6,268,332 |
| 9 | TOTALS | 4,574,772 |

DETAILS OF WRITE-INS AGGREGATED AT ITEM 23C

| | | |
|---|-----------------|---------|
| 1 | Guaranty funds | 0 |
| 2 | Other write-ins | 0 |
| 9 | TOTALS | 262,023 |

NORTH CAROLINA
PERSONAL AUTO LIABILITY INSURANCE
AGGREGATE ANNUAL STATEMENT DATA
TOP 50 AUTO INSURERS BASED ON 2008 WRITTEN PREMIUM

2008 UNDERWRITING AND INVESTMENT EXHIBIT

| STATEMENT OF INCOME | | |
|---------------------|---|-------------|
| 1 | Premiums earned | 139,153,802 |
| | Deductions | |
| 2 | Losses incurred | 90,010,302 |
| 3 | Loss expenses incurred | 16,452,458 |
| 4 | Other underwriting expenses incurred | 34,706,488 |
| 5 | Aggregate write-ins for underwriting deductions | 8,130 |
| 6 | Total underwriting deductions | 141,177,378 |
| 7 | Net underwriting gain or loss | -2,023,576 |
| 8 | Net investment income earned | 12,936,297 |
| 9 | Net realized capital gains or losses | -2,699,957 |
| 9A | Net investment gain or loss | 10,236,340 |
| 10 | Net gain or loss from agents or premium balances charged off | -403,563 |
| 11 | Finance or service charges not included in premiums | 1,137,006 |
| 12 | Aggregate write-ins for miscellaneous income | 106,813 |
| 13 | Total other income | 840,257 |
| 14 | Net income before dividends to policyholders and before federal and foreign income taxes | 9,053,021 |
| 14A | Dividends to policyholders | 628,679 |
| 14B | Net income after dividends to policyholders but before federal and foreign income taxes | 8,424,342 |
| 15 | Federal and foreign income taxes incurred | 1,160,818 |
| 16 | Net income | 7,263,523 |
| 17 | Surplus as regards policyholders, December 31 previous year | 173,591,456 |
| 18 | Net income | 7,263,523 |
| 19 | Net unrealized capital gains or losses | -23,663,925 |
| 20 | Change in non-admitted assets | -1,943,025 |
| 21 | Change in provision for reinsurance | 160,872 |
| 22 | Change in foreign exchange adjustment | -1,019,613 |
| 23 | Change in excess of statutory reserves over statement reserves | 0 |
| 23A | Change in surplus notes | 700,174 |
| 24 | Capital changes | |
| | (a) Paid in | 21 |
| | (b) Transferred from surplus | 0 |
| | (c) Transferred to surplus | 0 |
| 25 | Surplus adjustments | |
| | (a) Paid in | 4,365,414 |
| | (b) Transferred to capital | 0 |
| | (c) Transferred from capital | 0 |
| 26 | Net remittances from or to Home Office | 0 |
| 27 | Dividends to stockholders (cash) | -7,172,994 |
| 28 | Change in treasury stock | 0 |
| 29 | Extraordinary amounts of taxes for prior years | 0 |
| 30 | Aggregate write-ins for gains and losses in surplus | -529,674 |
| 31 | Change in surplus as regards policyholders for the year | -21,163,248 |
| 32 | Surplus as regards policyholders, December 31 current year | 152,428,208 |

DETAILS OF WRITE-INS AGGREGATED AT ITEM 30

| | | |
|----|---|----------|
| 1 | Miscellaneous operating adjustments | -521,229 |
| 2 | Change in conditional reserves | -8,445 |
| 3 | Miscellaneous capital and surplus adjustments | 0 |
| 11 | TOTALS | -529,674 |

NORTH CAROLINA
 PERSONAL AUTO LIABILITY INSURANCE
 AGGREGATE ANNUAL STATEMENT DATA
 TOP 50 AUTO INSURERS BASED ON 2008 WRITTEN PREMIUM

PART II - 2007 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

LIABILITY

| | | |
|----|--|----------------|
| 1 | Net Premiums Written | 51,668,227,000 |
| 2 | Net Premiums Earned | 51,367,771,000 |
| 3 | Dividends to Policyholders | 190,798,000 |
| 4 | Incurred Losses | 33,925,230,000 |
| 5 | Allocated Loss Adjustment Expenses Incurred | 1,879,884,000 |
| 6 | Unallocated Loss Adjustment Expenses Incurred | 4,915,099,000 |
| 7 | Unpaid Losses | 39,148,211,000 |
| 8 | Allocated Loss Adjustment Expenses Unpaid | 5,554,281,000 |
| 9 | Unallocated Loss Adjustment Expenses Unpaid | 4,241,939,000 |
| 10 | Unearned Premium Reserves | 14,688,057,000 |
| 11 | Agents' Balances | 8,352,567,000 |
| 12 | Commission and Brokerage Expense | 4,348,297,000 |
| 13 | Taxes, Licenses and Fees Incurred | 1,170,017,000 |
| 14 | Other Acquisition, Etc. Expenses Incurred | 4,562,474,000 |
| 15 | General Expenses Incurred | 2,215,000,000 |
| 16 | Other Income Less Other Expenses | 360,789,000 |
| 17 | Pretax Profit Excluding Investment Gain | -1,478,243,000 |
| 18 | Investment Gain on Insurance Transactions | 1,636,972,000 |
| 19 | Profit or Loss Excluding Inv Gain on Capital and Surplus | 158,722,000 |
| 20 | Investment Gain on Capital and Surplus | 2,233,170,000 |
| 21 | Total Profit or Loss | 2,391,891,000 |

PHYSICAL DAMAGE

| | | |
|----|--|----------------|
| 1 | Net Premiums Written | 35,266,626,000 |
| 2 | Net Premiums Earned | 35,208,858,000 |
| 3 | Dividends to Policyholders | 151,878,000 |
| 4 | Incurred Losses | 21,608,791,000 |
| 5 | Allocated Loss Adjustment Expenses Incurred | 126,896,000 |
| 6 | Unallocated Loss Adjustment Expenses Incurred | 3,225,592,000 |
| 7 | Unpaid Losses | 2,036,460,000 |
| 8 | Allocated Loss Adjustment Expenses Unpaid | 98,061,000 |
| 9 | Unallocated Loss Adjustment Expenses Unpaid | 1,207,726,000 |
| 10 | Unearned Premium Reserves | 10,291,464,000 |
| 11 | Agents' Balances | 5,652,726,000 |
| 12 | Commission and Brokerage Expense | 2,624,697,000 |
| 13 | Taxes, Licenses and Fees Incurred | 802,497,000 |
| 14 | Other Acquisition, Etc. Expenses Incurred | 3,111,561,000 |
| 15 | General Expenses Incurred | 1,523,218,000 |
| 16 | Other Income Less Other Expenses | 142,725,000 |
| 17 | Pretax Profit Excluding Investment Gain | 2,176,460,000 |
| 18 | Investment Gain on Insurance Transactions | 191,301,000 |
| 19 | Profit or Loss Excluding Inv Gain on Capital and Surplus | 2,367,763,000 |
| 20 | Investment Gain on Capital and Surplus | 979,718,000 |
| 21 | Total Profit or Loss | 3,347,482,000 |

NORTH CAROLINA
 PERSONAL AUTO LIABILITY INSURANCE
 AGGREGATE ANNUAL STATEMENT DATA
 TOP 50 AUTO INSURERS BASED ON 2008 WRITTEN PREMIUM

PART II - 2008 ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

LIABILITY

| | | |
|----|--|----------------|
| 1 | Net Premiums Written | 52,091,372,000 |
| 2 | Net Premiums Earned | 51,806,211,000 |
| 3 | Dividends to Policyholders | 190,798,000 |
| 4 | Incurred Losses | 34,184,038,000 |
| 5 | Allocated Loss Adjustment Expenses Incurred | 1,892,130,000 |
| 6 | Unallocated Loss Adjustment Expenses Incurred | 4,955,800,000 |
| 7 | Unpaid Losses | 39,450,343,000 |
| 8 | Allocated Loss Adjustment Expenses Unpaid | 5,589,949,000 |
| 9 | Unallocated Loss Adjustment Expenses Unpaid | 4,276,391,000 |
| 10 | Unearned Premium Reserves | 14,793,675,000 |
| 11 | Agents' Balances | 8,406,317,000 |
| 12 | Commission and Brokerage Expense | 4,389,353,000 |
| 13 | Taxes, Licenses and Fees Incurred | 1,182,872,000 |
| 14 | Other Acquisition, Etc. Expenses Incurred | 4,598,229,000 |
| 15 | General Expenses Incurred | 2,236,280,000 |
| 16 | Other Income Less Other Expenses | 363,548,000 |
| 17 | Pretax Profit Excluding Investment Gain | -1,459,746,000 |
| 18 | Investment Gain on Insurance Transactions | 1,640,229,000 |
| 19 | Profit or Loss Excluding Inv Gain on Capital and Surplus | 180,476,000 |
| 20 | Investment Gain on Capital and Surplus | 2,235,276,000 |
| 21 | Total Profit or Loss | 2,415,750,000 |

PHYSICAL DAMAGE

| | | |
|----|--|----------------|
| 1 | Net Premiums Written | 35,475,890,000 |
| 2 | Net Premiums Earned | 35,429,075,000 |
| 3 | Dividends to Policyholders | 151,878,000 |
| 4 | Incurred Losses | 21,741,330,000 |
| 5 | Allocated Loss Adjustment Expenses Incurred | 127,510,000 |
| 6 | Unallocated Loss Adjustment Expenses Incurred | 3,250,425,000 |
| 7 | Unpaid Losses | 2,050,494,000 |
| 8 | Allocated Loss Adjustment Expenses Unpaid | 98,739,000 |
| 9 | Unallocated Loss Adjustment Expenses Unpaid | 1,212,768,000 |
| 10 | Unearned Premium Reserves | 10,361,795,000 |
| 11 | Agents' Balances | 5,683,833,000 |
| 12 | Commission and Brokerage Expense | 2,644,114,000 |
| 13 | Taxes, Licenses and Fees Incurred | 808,828,000 |
| 14 | Other Acquisition, Etc. Expenses Incurred | 3,134,053,000 |
| 15 | General Expenses Incurred | 1,537,262,000 |
| 16 | Other Income Less Other Expenses | 144,315,000 |
| 17 | Pretax Profit Excluding Investment Gain | 2,177,999,000 |
| 18 | Investment Gain on Insurance Transactions | 191,613,000 |
| 19 | Profit or Loss Excluding Inv Gain on Capital and Surplus | 2,369,614,000 |
| 20 | Investment Gain on Capital and Surplus | 980,495,000 |
| 21 | Total Profit or Loss | 3,350,109,000 |
| 17 | Pretax Profit Excluding Investment Gain | 1,823,816,000 |

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

11. IDENTIFICATION OF APPLICABLE STATISTICAL PLANS AND PROGRAMS AND A CERTIFICATION OF COMPLIANCE WITH THEM
- (a) ISO Personal Auto Statistical Plan
- ISO Minimum Personal Auto Statistical Plan
- ISO 2008 Call for Personal Auto Bodily Injury and Property Damage Liability and No-Fault Statistics
- ISO 2008 Call for Personal Auto Minimum Statistical Plan Liability and No-Fault Statistics
- ISS Automobile Statistical Plans - All Coverages
- ISS 2008 quarterly Automobile Liability Call
- ISS Voluntary Automobile Excess Loss Call
- Annual Statement for Calendar Year 2008
- Insurance Expense Exhibit for Calendar Year 2008
- RB Calls for 2008 North Carolina Automobile Expense Experience
- NISS Automobile Statistical Plan - All Coverages - Part IV, North Carolina
- NISS 2008 Quarterly Automobile Call
- NISS 2008 Quarterly Automobile Excess Loss Call
- NISS 2008 Calendar Year Annual Statement
- NISS 2009 Financial Reconciliation Call
- (b) The North Carolina Rate Bureau and North Carolina Reinsurance Facility certify that there is no evidence known to them or, insofar as they are aware following reasonable inquiry, to the statistical agencies involved that the data which were collected under the statistical plans identified in response (11) (a) above and used in the filing are not materially true and accurate representations of the experience of the companies whose data underlie such experience. While the Rate Bureau and Reinsurance Facility are aware that the collected data sometimes require corrections or adjustments, their review of the data, the data collection process, and the ratemaking process indicates that the aggregate data are reasonable and reliable for ratemaking purposes. See also the pre-filed testimony of P. Woods.
- (c) Pages F-188-192 contain general descriptions of the editing procedures used to ensure data were collected in accordance with the applicable statistical plans.

ISO Editing Procedures

1. Upon receipt of the data from each reporting company, checks are made to ensure that each record (i.e., the data reported for each exposure) has valid and readable information. This includes a check that the appropriate alpha-numeric codes have been utilized.
2. The records are then checked to ensure that each of the fields has a valid code in it (e.g., company numbers must be entered as four-digit numerals).
3. Relationship edits which evaluate the interrelationship between codes are then performed. For example, if a record indicates North Carolina, Private Passenger, Bodily Injury, checks are made to ascertain that applicable interrelationships are maintained.
4. Distributional edits are performed to make sure that the reporting company has not erred in miscoding its data into a single class, territory, or other rating criteria due a systems problem or other error.
5. The resulting combined data from all the company records are reconciled with Page 15 Annual Statement data for that company.
6. After all of the ISO data are aggregated, a consolidated review of the data is conducted to determine overall reasonableness and accuracy. In this procedure the data are compared with previous statewide and territory figures. Areas of concern are identified and results are verified by checking back to the source data.

ISO's edit procedure for Private Passenger Automobile data is in compliance with the requirements of the Statistical Data Monitoring System (SDMS) which is mandated for use in several states and was developed by the New York Insurance Department in conjunction with the Arthur Andersen Company. SDMS was developed to provide procedures for the companies that report, and state agents that collect, data in order to put controls into the reporting system to generate valid results. ISO employs the procedures detailed by SDMS throughout the country.

ISS Editing Procedures

The following narrative sets forth a general description of the editing procedures utilized by ISS to review North Carolina statistical data. All North Carolina experience submitted to the ISS by affiliated companies undergoes standard procedures to ensure that the data is reported in accordance with the ISS's approved statistical plans.

ISS's review of the data takes place on two levels: analysis of individual company data and analysis of the aggregate data of all the companies combined. These two separate functions will be treated in that order.

Analysis of Company Data

Analysis of company data includes: completeness checks, editing for valid coding and checking the distribution of data among the various data elements.

1. Completeness Checks (Balancing and Reconciliation):

Balancing and reconciliation procedures are used to determine completeness of reporting. Completeness means that the ISS has received and processed all of the data due to be filed with the ISS. First, totals of each company's processed data are compared to separate transmittal totals supplied by the company. This step ensures that ISS has processed completely the experience included in the company's submission of data and that no errors occur during this processing. As a second check for completeness, the reported statistical data is reconciled to Page 15 totals from the company's Annual Statement. It is a useful procedure in determining completeness because the annual statement represents an independent source of information.

2. Editing of Codes:

Format and Readability

Statistical data reported by affiliated companies must be filed in accordance with ISS's approved statistical plans. This includes the requirement that the data must conform to the specific formats and technical specifications in order for ISS to properly read and process these submissions. The initial edit is a test of each company's submission to ensure it has been reported using the proper record format and that it meets certain technical requirements for the line of insurance being reported. Key fields are tested to ensure that only numeric information has been reported in fields defined as numeric, and that the fields have been reported in the proper position in the record.

Relational Edits

The data items of information filed with the insurance company's experience are reported by using codes defined under ISS's statistical plans. For example, the various types of Policy Forms written on Homeowners policies in North Carolina are defined in the Personal Lines Statistical Plan. Similarly, the various coverages written on private passenger automobile policies in North Carolina are defined in the Automobile Statistical Plan. Each definition for each data element has a unique code assigned to it which distinguishes it from other definitions. All data items applicable to North Carolina are defined in a similar manner in each of ISS's statistical plans and have codes assigned to properly identify each definition.

All records reported to ISS are subjected to validation of the reported codes. This validation, called editing, is performed to assure that companies are reporting properly defined ISS Statistical Plan codes for North Carolina experience.

The purpose of the edit is to validate the statistical codes reported in each record. This validation is called a Relation Edit. A relational edit verifies that a reported code is valid in combination with one or more related data items. Relational edit tests are accomplished primarily through the use of specific edit tables applicable to each line of insurance.

In most cases, the experience data in the record is used in conjunction with the related codes and compared to an establishment or discontinued date for the code being validated. This ensures that specific codes are not being utilized beyond the range of time during which they are valid.

An example of a relational edit involves territory coding. Many territory code numbers are available under each statistical plan for various states, with various effective dates. However, only codes defined for North Carolina for the specific line being processed are valid in combination with North Carolina reported experience. Further, if a new code is erected, that code will be considered valid only if the date reported in the statistical record is equal or subsequent to the establishment date of the code.

3. Distributional Analysis:

The validation of the codes is not by itself sufficient to assure the credibility of company data. Having assured the reporting of valid codes, the statistical agent must verify that valid entries are indeed reliable. Therefore, the data is also reviewed for reasonable distributions. The primary focus of this review is to establish that the statistical data reported by the company is a credible reflection of the company's experience.

The distribution of company experience by specific data elements such as state, territory, policy form, and construction, for example, for the current reporting period is compared to company profiles of prior periods. In addition, ratios relevant to the line of insurance such as average premium, average loss, volume, loss ratio and loss frequency are compared to industry averages. This historical comparison can highlight changes in the pattern of reporting.

The distributional analysis serves as an additional verification that systematic errors are not introduced during the production of data files submitted to ISS by our affiliated companies. Disproportionate amounts of premiums and/or losses in a particular class or territory, for example, can be detected using this technique.

Validation of Aggregate Data

After the individual company has been reviewed, the data for all reporting companies is compiled to produce aggregate reports. The aggregate data represents the combined experience of many companies. This data is also subjected to similar review procedures. To ensure completeness, run to run control techniques are applied. This initials balancing the totals of the aggregate runs to previously verified control totals. In this manner the aggregate data is monitored to ensure the inclusion of the appropriate company data.

The aggregate data is also reviewed for credibility through distributional analysis similar to that performed on the individual company data. Earned exposures (where applicable) and premiums and incurred losses and claims are used to calculate pure premiums, claim frequencies and claim costs for comparison to past averages. The analysis of the aggregate data centers on determining consistency over time by comparing several years of experience, by coverage and class, or territory, for example. Through the application of these techniques, ISS is able to provide reliable insurance statistical data in North Carolina.

NISS Editing Procedures

- a. Every report received is checked for completeness. Every submission must include (1) an affidavit; (2) a letter of transmittal setting forth company control totals for the data being sent; (3) the data being reported on tape, cartridge, diskette or form to be keyed.
- b. Individual company submissions are balanced to the company letter of transmittals to ensure that all data have been received and processed. After all four quarters of data have been received, the company reports are reconciled to the Annual Statement Page 15 amounts. The NISS Financial Reconciliation identifies any amounts needed to reconcile any differences between the company reported data and Annual Statement amounts.
- c. Every company record submitted to NISS is verified through NISS edit software for its coding accuracy and conformance with NISS record layouts and instructions. NISS edits verify the accuracy of each code for each data element. Where possible, each data element is subjected to a relational edit whereby it will be checked for accuracy in conjunction with another field.
- d. Individual company submissions are also subjected to a series of reasonability tests to determine that the current submission is consistent with previous company submissions, known changes in this line of business and statewide trends. NISS compares current quarter data to the previous quarter. This comparison is performed and analyzed by grouping data.
- e. After all of the NISS data are combined, a review of this consolidated data is also performed. The aggregate data is compared on a year to year basis to again verify its reasonableness, similar to those checks employed on an individual company submission.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

12. INVESTMENT EARNINGS ON CAPITAL AND SURPLUS

Not applicable.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

13. LEVEL OF CAPITAL AND SURPLUS NEEDED TO SUPPORT PREMIUM WRITINGS WITHOUT
ENDANGERING THE SOLVENCY OF MEMBER COMPANIES

Not applicable.

STATISTICAL DATA TO COMPLY WITH NORTH CAROLINA
REQUIREMENTS FOR A PRIVATE PASSENGER RATE FILING
AS PER 11 NCAC 10.1104

14. OTHER INFORMATION REQUIRED BY THE COMMISSIONER.

- (a) See pre-filed testimony of P. Woods.
- (b) See the attached Exhibit (14) (b).
- (c) Not applicable.
- (d) The following changes in methodology from those used in the July 1, 2009 filing have been incorporated into this filing:
 - Used 3-year average factors for Medical Payments loss development factors in the development of ultimate losses. Previously, 5-year factors for Medical Payments were used. See section D.

See also pre-filed testimony of P. Woods.

Pages F-196 and following are reserved for meeting minutes.

SECTION G
MOTORCYCLE REVIEW

NORTH CAROLINA
RATE LEVEL SUMMARY
MOTORCYCLE INSURANCE

| | EARNED PREMIUMS AT PRESENT RATES | INDICATED AND FILED RATE LEVEL CHANGE |
|---------------|---|--|
| Liability (A) | 30,459 | -1.7% |

(A) Includes voluntary and ceded business.

(000's omitted)

NORTH CAROLINA

MOTORCYCLE INSURANCE
LIABILITY COVERAGE

STATEWIDE RATE REVIEW

| All Carriers Voluntary and Ceded Combined | Year Ended 12/31/2006 | Year Ended 12/31/2007 | Year Ended 12/31/2008 |
|---|--------------------------|--------------------------|--------------------------|
| (1) Earned Premiums at Present Rates (a) | \$23,125,943 | \$27,721,611 | \$30,459,357 |
| (2) Incurred Losses (See page F-156) | 13,462,683 | 18,194,368 | 18,197,757 |
| (3) Loss Adjustment Expense Factor (b) | 0.147 | 0.147 | 0.147 |
| (4) Loss Adjustment Expense [(2) x (3)] | 1,979,014 | 2,674,572 | 2,675,070 |
| (5) General & Other Acquisition Expenses (see page F-156) | 4,145,361 | 4,987,319 | 5,445,273 |
| (6) Average Annual Change in Losses (c) (See page G-5) | 0.2% | -0.1% | 0.5% |
| (7) Average Annual Change in Expense Costs (See page D-6) | 2.0% | 2.0% | 2.0% |
| (8) Projected Losses (d) | 13,597,310 | 18,121,591 | 18,470,723 |
| (9) Projected Loss Adjustment Expenses (e) | 2,186,810 | 2,896,561 | 2,840,924 |
| (10) Projected General & Other Acquisition Expenses (f) | 4,555,752 | 5,371,343 | 5,750,208 |
| (11) Projected Losses, LAE and G & OA Expenses [(8)+(9)+(10)] | 20,339,872 | 26,389,495 | 27,061,855 |
| (12) Projected Loss, LAE and G & OA Expense Ratio [(11)/(1)] | 0.880 | 0.952 | 0.888 |
| (13) Permissible Loss, LAE and G & OA Expense Ratio (See page G-4) | 0.925 | 0.923 | 0.922 |
| (14) Indicated Rate Level Change [(12)/(13)] - 1.0 | -4.9% | 3.1% | -3.7% |
| (15) Final selected rate level change (weighted by premium from Line (1)) | | -1.7% | |

NORTH CAROLINA
MOTORCYCLE REVIEW

STATEWIDE RATE REVIEW

Notes

- (a) Based on the earned premiums contained in NCRB expense call and shown on pages F-156, adjusted to current ceded level.
- (b) Based on the average ratio of loss adjustment expenses to losses over the latest three years. See pages F-156.
- (c) The average annual changes in losses for the Liability coverage is determined by weighting the trends shown on line (12) of pages C-1, C-3 and C-5 on total limits developed losses.
- (d) Projected Losses = $[(2) \times (1 + (6))]^n$, where
n = The number of years of projection from the average date of accident to 7/13/2011 (2006=5.04, 2007=4.04, 2008=3.04).
- (e) Projected Loss Adjustment Expenses = $[(4) \times (1 + (7))]^n$, where
n = The number of years of projection from the average date of accident to 7/13/2011 (2006=5.04, 2007=4.04, 2008=3.04).
- (f) Projected General and Other Acquisition Expenses = $[(5) \times (1 + (7))]^n$, where
n = The number of years of projection to the average date of writing, 4/1/2011 (2006=4.75, 2007=3.75, 2008=2.75).

NORTH CAROLINA
MOTORCYCLE REVIEW

DETERMINATION OF EXPECTED LOSS RATIO AND PROFIT PROVISION

| | <u>Liability</u> | | |
|--|------------------|-------------|-------------|
| | <u>2006</u> | <u>2007</u> | <u>2008</u> |
| Commission and Brokerage Expense | 0.100 | 0.100 | 0.100 |
| Taxes, etc. to Written Premium | 0.020 | 0.022 | 0.023 |
| Profit | 0.000 | 0.000 | 0.000 |
| Contingencies | 0.000 | 0.000 | 0.000 |
| Investment Income | -0.033 | -0.033 | -0.033 |
| Installment Income | -0.012 | -0.012 | -0.012 |
| Total | 0.075 | 0.077 | 0.078 |
| Losses, LAE, General Administration Expenses and Other Acquisition Expenses | 0.925 | 0.923 | 0.922 |

NORTH CAROLINA

Motorcycle Insurance

Calculation of Loss Trend Factors

| | | PP Auto Liability | | |
|------|------------|----------------------|---------------------------------|-----------------------|
| | <u>Cov</u> | <u>Auto Trend(a)</u> | <u>Total Limits Dev. Losses</u> | <u>Weighted Trend</u> |
| 2008 | BI | 1.014 | 800,560,086 | |
| | PD | 0.995 | 615,484,120 | |
| | MP | 1.000 | 94,564,119 | |
| | | | 1,510,608,325 | 1.005 |
| 2007 | BI | 1.005 | 801,218,258 | |
| | PD | 0.992 | 616,384,077 | |
| | MP | 0.989 | 94,265,416 | |
| | | | 1,511,867,751 | 0.999 |
| 2006 | BI | 1.010 | 765,482,843 | |
| | PD | 0.995 | 604,664,712 | |
| | MP | 0.981 | 94,287,083 | |
| | | | 1,464,434,638 | 1.002 |

(a) See page D-7.

NORTH CAROLINA
MOTORCYCLE INSURANCE

CALCULATION OF RATE RELATIVITIES
CEDED OTHER THAN CLEAN RISK LIABILITY

Private Passenger
Liability

| COVERAGE | TOTAL LIMITS PREMIUM WEIGHT | FILED CHANGE |
|---------------------|--------------------------------|-----------------|
| Bodily Injury | \$144,365 | -1.3% |
| Property Damage | 108,633 | -11.7% |
| (1) Liability Total | 252,998 | -5.8% |

| Motorcycles | FILED CHANGE |
|--|-----------------|
| (2) Liability | -1.7% |
| (3) Motorcycle Liability factor = [(1.0 + (2)) / (1.0 + (1))] | 1.044 |

| Liability Relativities | (4) Present | (5) (3) x (4) Revised |
|---------------------------|----------------|-----------------------------|
| Engine Size (cc) | | |
| 0-499 | 17% | 18% |
| 500-1249 | 27% | 28% |
| 1250-1499 | 37% | 39% |
| 1500-up | 48% | 50% |

**INSURANCE SERVICES OFFICE, INC.
NORTH CAROLINA RATE BUREAU**

NOTICE TO MANUALHOLDERS

**PERSONAL AUTO MANUAL – NORTH CAROLINA
NOTICE 2010-002**

CAUTION

Manualholders should determine from company instructions whether a company has adopted this revision.

INSTRUCTIONS TO MANUALHOLDERS

A revised manual page is enclosed. If your company has adopted this revision, you should insert this page into your manual.

EFFECTIVE DATE

These changes become effective in accordance with the following Rule of Application:

These changes are applicable to all new and renewal policies becoming effective on or after November 1, 2009. No policy effective prior to November 1, 2009 shall be endorsed or cancelled and rewritten to take advantage of or to avoid the application of these changes except at the request of the insured and at the customary short rate charges as of the date of such request, but in no event prior to November 1, 2009.

We are distributing this Notice with an edition date of March, 2010.

CHANGE(S)

This Notice provides revisions to Rule 19. Miscellaneous Types to reflect revised motorcycle liability coverage relativities for risks other than "clean risks" ceded to the North Carolina Reinsurance Facility.

IMPORTANT NOTE

The enclosed manual page revision was inadvertently not released and is now being distributed with a March, 2010 edition date.

REVISED PAGE(S)

NC-GR-33

PAGE CHECKLIST

Included in this distribution is a page checklist displaying the latest page numbers and edition dates.

REFERENCE INFORMATION (FOR COMPANY USE ONLY)

Circular Reference(s):

- RF-09-7 (07/20/2009) NCRF Circular Letter

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**PERSONAL AUTO MANUAL
PAGE CHECKLIST – NORTH CAROLINA**

THIS MANUAL PAGE CHECKLIST DISPLAYS THE LATEST STATE PAGE INFORMATION AS OF **3-10**.
NO MULTISTATE APPLIES.

NOTE: ALWAYS USE THE EDITION NUMBER TO DETERMINE THE LATEST PAGE.

IF YOUR MANUAL PAGES DO NOT COINCIDE WITH THIS LISTING, CONTACT CUSTOMER SERVICE FOR THE NECESSARY MATERIAL TO UPDATE YOUR MANUAL.

| PAGE NUMBER | EDITION | | PAGE NUMBER | EDITION | |
|---------------------------|------------------|----------------|----------------------|---------|-------|
| | NUMBER | DATE | | NUMBER | DATE |
| Notice No. 2010-002 | – | 3-10 | NC-GR-22 | 11th | 11-09 |
| Rule Numbers and Subjects | First Reprint | Eff. 7-1-82 | NC-GR-23, NC-GR-24 | 24th | 2-10 |
| | | | NC-GR-25 | 20th | 2-10 |
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| NC-GR-17 | 9th | 10-89 | NC-T-5, NC-T-6 | 2nd | 10-89 |
| NC-GR-18 | 7th | 10-89 | NC-T-7 thru NC-T-9 | 1st | 10-89 |
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| NC-GR-21 | 13th | 11-09 | | | |

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PERSONAL AUTO MANUAL
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- 3. PREMIUM DETERMINATION**
- 4. CLASSIFICATIONS**
- 5. SAFE DRIVER INSURANCE PLAN (SDIP)**
- 6. MODEL YEAR FOR FIRE, THEFT, COMBINED ADDITIONAL COVERAGE, COMPREHENSIVE AND COLLISION COVERAGES**
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- 13. SUSPENSION**
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**NORTH CAROLINA STATISTICAL
CODING SHEET**

PRIMARY CLASSIFICATION CODES*

No Inexperienced Operators

| Vehicle Use | Single Car Risk or Multi-Car Risk With No Discount | Multi-Car Discount |
|---------------------|--|--------------------|
| Pleasure | 1141 | 1142 |
| Work – Less Than 10 | 1161 | 1162 |
| Work – 10 or More | 1171 | 1172 |
| Business | 1181 | 1182 |
| Farm | 1191 | 1192 |

Inexperienced Operators

| Years of Driving Experience | Vehicle Use | Principal Operator | | Occasional Operator | |
|-----------------------------|---------------------|--|--------------------|--|--------------------|
| | | Single Car Risk or Multi-Car Risk With No Discount | Multi-Car Discount | Single Car Risk or Multi-Car Risk With No Discount | Multi-Car Discount |
| Less Than 1 Year | Pleasure | 1241 | 1242 | 1341 | 1342 |
| | Work – Less Than 10 | 1261 | 1262 | 1361 | 1362 |
| | Work – 10 or More | 1271 | 1272 | 1371 | 1372 |
| | Business | 1281 | 1282 | 1381 | 1382 |
| | Farm | 1291 | 1292 | 1391 | 1392 |
| Less Than 2 Year | Pleasure | 1441 | 1442 | 1541 | 1542 |
| | Work – Less Than 10 | 1461 | 1462 | 1561 | 1562 |
| | Work – 10 or More | 1471 | 1472 | 1571 | 1572 |
| | Business | 1481 | 1482 | 1581 | 1582 |
| | Farm | 1491 | 1492 | 1591 | 1592 |
| Less Than 3 Years | Pleasure | 1641 | 1642 | 1741 | 1742 |
| | Work – Less Than 10 | 1661 | 1662 | 1761 | 1762 |
| | Work – 10 or More | 1671 | 1672 | 1771 | 1772 |
| | Business | 1681 | 1682 | 1781 | 1782 |
| | Farm | 1691 | 1692 | 1791 | 1792 |

* Each code must have as the fifth and sixth digits the applicable Safe Driver Insurance Plan code.
For complete coding requirements, refer to the Statistical Plan.

1. DEFINITIONS

- A. 1.** A private passenger auto is a four wheel motor vehicle, other than a truck type or van, owned or leased under contract for a continuous period of at least six months, and
- Not used as a public or livery conveyance for passengers.
 - Not rented to others.
- 2.** A motor vehicle that is a pickup truck or van shall be considered a private passenger auto, if it:
- Is owned by an individual or by a husband and wife or individuals who are residents of the same household,
 - Has a Gross Vehicle Weight as specified by the manufacturer of less than 10,000 lbs.; and
 - Is not used for the delivery or transportation of goods or materials unless such use is:
 - Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment; or
 - For farming or ranching.
- A pickup truck or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto only if:
- It meets the conditions in **a.**, **b.** and **c.** above; and
 - Coverage is limited in accordance with the federal employees using autos in government business endorsement.
- 3.** A motor vehicle owned by a farm family co-partnership, or farm family corporation shall be considered a private passenger auto owned by an individual, if:
- It is principally garaged on a farm or ranch, and
 - It otherwise meets the definitions in Paragraphs **1.** and **2.** above.
- B.** AUTO as used in this manual refers to a private passenger auto or a vehicle considered as a private passenger auto.
- C.** LIABILITY as used in this manual refers only to Bodily Injury and Property Damage Coverages.
- D.** COMPREHENSIVE COVERAGE as used in this manual refers to other than collision damage to a motor vehicle.
- E.** OWNED as used in this manual includes an auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the applicable endorsement.
- F.** REFER TO COMPANY means that North Carolina Risks shall be referred by the company to the North Carolina Rate Bureau.

2. PERSONAL AUTO POLICY – ELIGIBILITY

- A.** A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in Rule 1., if:
- They are written on a specified auto basis, and
 - They are owned by an individual or by a husband and wife who are residents in the same household.
- B.** A Personal Auto Policy shall be used to afford coverage to private passenger autos that are owned jointly by two or more individuals other than husband and wife, if:
- They are written on a specified auto basis, and
 - Coverage is limited in accordance with the Joint Ownership Endorsement.
- C.** A Personal Auto Policy shall be used to afford coverage to motorcycles, golfcarts or other similar type vehicles and snowmobiles not used for commercial purposes, if:
- They are written on a specified vehicle basis, and
 - Coverage is limited in accordance with the Miscellaneous Type Vehicle Endorsement.
- D.** A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. The applicable endorsement must be attached.
- E.** A Personal Auto Policy may be used to afford coverage to private passenger autos not owned by a natural person and not rated as part of a fleet if:
- they are written on a specified auto basis, and
 - coverage is limited in accordance with the Business Named Insured Endorsement.
- The Business Named Insured Endorsement allows a person to be named as a "designee" to provide that person and resident family members Liability Coverage and Coverage for Damage To our Auto for the use of non-owned autos. Only persons who meet all of the requirements below should be listed as a "designee." These are persons who:
- are principals of the named insured's business;
 - have custody or control of a vehicle shown in the Declarations;
 - are not named insureds on another Personal Auto Policy; and
 - are not family members of either another "designee" or another person who is a named insured on another Personal Auto Policy since non-owned coverage is already provided.

2. PERSONAL AUTO POLICY – ELIGIBILITY (Cont'd)

F. A Personal Auto Policy may be used to afford coverage to five or more four-wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household if the autos are not used for business use, other than farming or ranching.

Exceptions

Exposures in **A.**, **B.** or **C.** above may be written under a commercial auto policy when combined with a commercial risk.

Exposures in **E.** or **F.** above may be written under a commercial auto policy.

Note

Non-fleet private passenger motor vehicles must be rated out of the Personal Auto Manual and must be coded as non-fleet private passenger for statistical reporting purposes whether written on a personal auto policy or a commercial auto policy

3. PREMIUM DETERMINATION

A. For 1971-1982 model year sports cars identified in the Symbol Section as "s", the applicable symbol shall be one less than that shown.

B. Bodily Injury Liability, Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision premiums are determined as follows:

1. Refer to the Classification Rule to determine the applicable Primary Classification, Rating Factor and the Single or Multi-Car and Inexperienced Operator Rating Factor and Statistical Codes.

Add these rating factors to determine the Combined Rating Factor applicable to each auto.

2. Refer to the Safe Driver Insurance Plan Rule to determine the Driving Record Surcharge Premium applicable to each coverage for each auto.

For autos not eligible for SDIP:

Add +0.10 to the Combined Rating Factor determined above.

Use statistical code 95.

3. Model Year and Symbol Determination

a. Refer to the Model Year Rule and Symbol and Identification Manual for the appropriate model year and symbol.

If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

b. If no Rating Symbol is shown in the Symbol and Identification (S&I) Manual, use the following procedure to determine an interim rating symbol.

(1) If the S&I Manual displays a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, use the prior model year's Rating Symbol for the new model year vehicle.

(2) If the S&I Manual does NOT display a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Manual.

4. Refer to Territory Definitions to determine the territorial schedule code number for the location where the auto is principally garaged.

5. Refer to the state rate pages to determine base rates for the desired coverage for the appropriate territory.

Note

Clean Risks Ceded to the North Carolina Reinsurance Facility (Statistical Code 02).

The rates charged for "clean risks" ceded to the North Carolina Reinsurance Facility shall not exceed the rates charged "clean risks" not ceded to the Reinsurance Facility. The rates for "clean risks" ceded to the North Carolina Reinsurance Facility are set forth on the state rate page showing rates for Voluntary Business and "Clean Risks" Ceded to the North Carolina Reinsurance Facility.

For the purpose of this rule, a "clean risk" shall be any owner of a motor vehicle that is classified as a private passenger auto if the owner and the principal operator and each licensed operator in the owner's household:

a. Have two years driving experience as a licensed driver, which experience is determined in the manner provided in Rule 4.G.1., and

b. Have **not** been assigned any Safe Driver Insurance Plan points during the three year period immediately preceding the date of application for motor vehicle insurance or the date of preparation for a renewal motor vehicle insurance policy.

6. The premium for each coverage is determined by multiplying the base rate by the Combined Rating Factor, then adding the Driving Record Surcharge Premium applicable to the coverage for each auto.

4. CLASSIFICATIONS

The provisions of this rule apply separately to the premiums for Bodily Injury and Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision Coverages.

A. Autos owned by an individual or owned jointly by two or more individuals are classified as follows:

Refer to Section C. below for definitions of terms used in this rule.

| Code | Class | Definitions |
|------|-------|--|
| 114 | 1A | There is no BUSINESS USE of the auto and the auto is not DRIVEN TO OR FROM WORK OR SCHOOL. |
| 116 | 1B | There is no BUSINESS USE of the auto but the auto is DRIVEN TO OR FROM WORK OR SCHOOL a distance of less than 10 road miles one way. |
| 117 | 1C | There is no BUSINESS USE of the auto but the auto is DRIVEN TO OR FROM WORK OR SCHOOL a distance of 10 or more road miles one way. |
| 118 | 3 | The auto is used for BUSINESS USE. |
| 119 | 1AF | The auto is a FARM AUTO. |

B. Private passenger autos owned by corporations, co-partnerships, or unincorporated associations shall be rated as Class 3.

Exceptions

1. For corporations, co-partnerships or unincorporated associations owning less than five motor vehicles:

An owned private passenger auto principally furnished to a specified individual shall be classified and rated as if owned by that individual, in accordance with Rule 4.A., provided the auto is not used for business purposes.

2. For Farm family co-partnerships or Farm family corporations:

An owned private passenger auto principally garaged on a farm or ranch shall be rated as Class 1AF provided the vehicle is:

- a. Not used in any occupation other than farming or ranching, or
- b. Not customarily used in going to or from work other than farming or ranching.

C. Definitions

1. BUSINESS USE means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
2. FARM AUTO means the auto is principally garaged on a farm or ranch, and
 - a. It is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
 - b. It is not customarily used in any occupation other than farming or ranching.
3. DRIVEN TO OR FROM WORK OR SCHOOL means the auto is customarily used in the course of driving to or from work or school and shall include:
 - a. The use of the auto in a car pool or other share the ride arrangement.
 - b. Driving part way to or from work or school whether or not the auto is parked at a depot during the day.

Note

If an auto is driven to or from work or school on less than a daily basis, the classification used in rating the auto shall be subject to the following:

- (1) If otherwise in Class 1B, the auto shall be classified as 1A if the total usage of the car in driving to or from work or school is not more than 2 days per week or not more than 2 weeks per 5 week period.
- (2) If otherwise in Class 1C the auto shall be classified as 1B if the total usage of the car in driving to or from work or school is not more than 2 days per week or not more than 2 weeks per 5 week period.

Refer to company for certification form.

4. RESIDENT means anyone residing in the same household as the applicant and shall include an individual absent from the household while attending school. An individual in active military service with the armed forces of the United States of America shall **not** be included as resident in the same household unless such individual customarily operates the auto.

4. CLASSIFICATIONS (Cont'd)

D. Single and Multi-Car Risks

The applicable Multi-Car Rating Factor shall apply if two or more four wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household are insured in the same policy.

Exception

If a company's procedure does not permit insuring all vehicles in the same policy, the applicable Multi-Car Rating Factor shall apply only if the company insures two or more four-wheel private passenger autos owned by an individual or owned jointly by two or more individuals resident in the same household.

This discount does not apply to antique autos as defined in the Miscellaneous Types Rule.

LIABILITY COVERAGES ONLY

- E.** An auto subject to Class 3 rates because of use in the business of the United States Government by one of its employees may be classified and rated as Class 1A, 1B, or 1C when the applicable endorsement is used to limit coverage.

F. Inexperienced Operator**LIABILITY, MEDICAL PAYMENTS AND COLLISION**

1. The appropriate Inexperienced Operator Surcharge shall be applied for each owner or resident operator of the auto who has less than three years driving experience as a licensed driver.
 - a. The insurer shall obtain a verifiable motor vehicle record on each owner or resident operator from the Division of Motor Vehicles or from the governmental entity responsible for maintaining drivers' license records and shall determine the number of years of driving experience as a licensed driver for each owner or resident operator of the auto from such motor vehicle records to the extent possible.
 - b. If a verifiable motor vehicle record obtained by the insurer does not show conclusively the number of years of driving experience for each owner or resident operator of the auto, the insurer may determine the number of years of driving experience as a licensed driver based upon information provided by the applicant.
 - c. If a verifiable motor vehicle record cannot be obtained from the Division of Motor Vehicles or from the governmental entity responsible for maintaining drivers' license records, then the owner or resident operator shall be rated as inexperienced.

Exception: If the insurer is unable to obtain a verifiable motor vehicle record because such records are no longer available and the owner or resident operator has a drivers' license that continues to be valid by virtue of a military extension, then the insurer may determine the number of years of driving experience as a licensed driver based upon information provided by the applicant.

Insurers shall maintain in their files for at least three years from the inception of the policy the information upon which the number of years driving experience was determined.

Only driving experience in the United States of America, Canada or Puerto Rico may be used to determine the number of years of driving experience as a licensed driver.

The surcharge shall not be applied for more than three years regardless of policy term or effective date.

Note

A driver who holds a learner's permit only shall not be deemed a licensed driver for the purpose of determining the inexperienced operator premium surcharge.

2. If there are two or more autos in the same household as the applicant, the inexperienced operator rates shall be applied separately to the number of autos equal to the number of inexperienced operators. Inexperienced operator rates shall not be used in rating such autos in excess of the number of inexperienced operators.

The inexperienced operator surcharge(s) shall be applied to the auto(s) which the inexperienced operator principally operates. In the case of an occasional operator, the surcharge shall be applied to the auto most frequently operated by the inexperienced operator.

G. Airbag Discount

The following discounts apply to Medical Payments Coverage Only. To qualify, the private passenger auto must be equipped with a factory installed airbag(s) which conforms to the federal crash protection requirements, and meets the criteria of either Paragraph 1. or 2. below:

1. 20% discount shall be afforded when the airbag is installed in the driver-side-only position.
2. 30% discount shall be afforded when the airbags are installed in both front outboard seat positions.

4. CLASSIFICATIONS (Cont'd)

H. Optional Rating Characteristics

Companies may use the following optional rating characteristics or any combination of such optional rating characteristics and Bureau filed classifications to determine rates by coverage, as long as applicable legal requirements are satisfied. The resulting premium by coverage shall not exceed the premium that would have been determined using the rates, rating plans, classifications, schedules, rules and standards promulgated by the Bureau, except as provided by statute. The rating factor by coverage for any combination of the following optional risk characteristics cannot exceed 1.00, unless the resulting premium by coverage does not exceed the Bureau premium by coverage.

1. Policy characteristics not otherwise recognized in this manual. Examples include: account or multi-policy credit; tiers; continuity of coverage; coverages purchased; intra-agency transfers; number of drivers; number of vehicles; payment history; payment options; prior insurance; and new and renewal status.
2. Driver characteristics not otherwise recognized in this manual. Examples include: years of driving experience; convictions, accidents, claims or incidents; accident-free experience; accident forgiveness; annual mileage; cell phone type and usage; credit information; defensive driving course; good student; home ownership; marital status; and military status.
3. Vehicle characteristics not otherwise recognized in this manual. Examples include: airbags; customization; electronic monitoring or safety devices; engine characteristics; safety features or engineering; theft deterrence/recovery devices; place and type of garaging; type of fuel used; vehicle age, make, model and model year; and vehicle use.
4. Affinity group or other group not otherwise recognized in this manual.
5. Any other rating characteristic or combination of characteristics if filed by a company and approved by the Commissioner.

5. SAFE DRIVER INSURANCE PLAN (SDIP)

The provisions of this Rule apply separately to premiums for Bodily Injury Liability, Property Damage Liability, Medical Payments, Fire, Theft, Combined Additional Coverage, Comprehensive and Collision Coverages.

A. Eligibility

The Plan shall be applied in rating all eligible autos.

An auto is eligible for rating under this Plan if it is owned by an individual or owned jointly by two or more individuals resident in the same household provided such auto is:

1. A four wheel auto of the private passenger or station wagon type, or

2. A motor vehicle that is a pickup truck or van, if it:
 - a. Has a Gross Vehicle Weight as specified by the manufacturer of less than 10,000 lbs.; and
 - b. Is not used for the delivery or transportation of goods or materials unless such use is:
 - (1) Incidental to the insured's business of installing, maintaining or repairing furnishings or equipment; or
 - (2) For farming or ranching, or
3. A motorcycle, motorized scooter, auto glide or other similar motorized vehicle of the private passenger type.

Exception

The SDIP applies to policies written for a term in excess of 12 months. Such policy must provide for an annual adjustment of premium.

B. Definitions

1. Driving Record Points

a. Convictions

Records of convictions for moving traffic violations to be considered under this Plan shall be obtained at least annually from the Division of Motor Vehicles for the applicant and any currently resident operator.

Points shall be assigned for convictions during the experience period for moving traffic violations of the applicant or any currently resident operator, based on date of conviction, as follows:

- (1) Twelve points shall be assigned for a conviction for:
 - (a) Manslaughter (or negligent homicide) resulting from the operation of a motor vehicle;
 - (b) Prearranged highway racing or knowingly lending a motor vehicle to be used in a prearranged highway race; or
 - (c) Failing to stop and render aid when involved in an accident resulting in bodily injury or death (hit-and-run driving);

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

- (d) Impaired driving, including driving a vehicle while under the influence of an impairing substance; driving a vehicle with an alcohol concentration of 0.08 or more; and driving a commercial vehicle with an alcohol concentration of 0.04 or more; and

Note

There shall be no premium surcharge or assessment of points against an insured where (i) the insured's driver's license has been revoked under G.S.20-16.5; and (ii) the insured is subsequently acquitted of the offense involving impaired driving, as defined in G.S.20-4.01(24a), that is related to the revocation, or the charge for that offense is dismissed.

- (e) Transportation for the purpose of sale of illegal intoxicating liquors by motor vehicle.
- (2) Ten points shall be assigned for a conviction for:
- (a) Highway racing or knowingly lending a motor vehicle to be used in a highway race; or
- (b) Speeding to elude arrest.
- (3) Eight points shall be assigned for a conviction for:
- (a) operating during a period of revocation or suspension of license or registration.
- (b) aggressive driving.
- (4) Four points shall be assigned for a conviction for:
- (a) Failing to stop and report when involved in a motor vehicle accident resulting in property damage only (hit-and-run-driving);
- (b) Driving a motor vehicle in a reckless manner;
- (c) Passing a stopped school bus;
- (d) Speeding in excess of 75 miles per hour when the posted speed limit is less than 70 miles per hour;
- (e) Speeding in excess of 80 miles per hour when the posted speed limit is 70 miles per hour or greater; or
- (f) Driving by a person less than 21 years old after consuming alcohol or drugs.
- (5) Two points shall be assigned for a conviction for:
- (a) Illegal passing;

- (b) Speeding more than 10 miles per hour over the posted speed limit, provided the total speed was in excess of 55 miles per hour but less than 76 miles per hour;

- (c) Speeding 10 miles per hour, or less, in excess of the posted speed limit in a speed zone of 55 miles per hour or greater;

Waiver

These points shall **NOT** apply unless the same driver has also been convicted of at least one other moving traffic violation during the experience period.

- (d) Following too closely; or

- (e) Driving on wrong side of road.

- (6) One point shall be assigned for a violation resulting in a conviction for speeding 10 miles per hour, or less, in excess of the posted speed limit of less than 55 miles per hour.

Waiver

This point shall **NOT** apply unless the same driver has also been convicted of at least one other moving traffic violation during the experience period.

Exceptions

This **WAIVER** does **NOT** apply to convictions of speeding in a school zone in excess of posted school zone speed.

- (7) With respect to any other conviction for a moving traffic violation, one point shall be assigned for each such conviction.

Exception

Convictions for the following shall not be regarded as moving traffic violations:

- (a) Inadequate muffler or excess escape of exhaust products;
- (b) Improper lights or other equipment except brakes;
- (c) Failure to sign or display registration card;
- (d) Failure to display license plates;
- (e) Failure to have in possession driver's license provided there is a valid one in existence; or
- (f) Failure to display current inspection certificate.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

b. Accidents

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating a private passenger auto.

If an accident results both in bodily injury or death and in damage to property, points shall be assigned on the basis of the element of loss (bodily injury, death, or property damage) which generates the greatest number of points for the accident.

ACCIDENTS RESULTING IN BODILY INJURY OR DEATH THAT OCCURRED BEFORE JANUARY 1, 2004

- (1) One point shall be assigned for each at-fault auto accident that results in total bodily injuries to all persons of \$1,500 or less.
- (2) Three points shall be assigned for each at-fault auto accident that results in:
 - (i) Death or
 - (ii) Total bodily injury to all persons in excess of \$1,500.

ACCIDENTS RESULTING IN BODILY INJURY OR DEATH THAT OCCURRED ON OR AFTER JANUARY 1, 2004

- (1) One point shall be assigned for each at-fault auto accident that results in total bodily injuries to all persons of \$1,800 or less.
- (2) Three points shall be assigned for each at-fault auto accident that results in:
 - (i) Death or
 - (ii) Total bodily injury to all persons in excess of \$1,800.

Exception

If the insured furnishes adequate proof that incurred medical costs related to the accident were solely for diagnostic purposes and that the accident did not result in any bodily injury, no SDIP points for bodily injury will be assigned, or points for bodily injury assigned as a result of the accident will be removed as of the most recent policy effective date.

ACCIDENTS RESULTING IN PROPERTY DAMAGE THAT OCCURRED BEFORE JANUARY 1, 2004

- (1) Three points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$2,500 or more.

- (2) Two points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, in excess of \$1,500 but less than \$2,500.

- (3) One point shall be assigned for each at-fault auto accident that results in total damage to all property including the insured's own, of \$1,500 or less.

ACCIDENTS RESULTING IN PROPERTY DAMAGE THAT OCCURRED ON OR AFTER JANUARY 1, 2004

- (1) Three points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, of \$3,000 or more.
- (2) Two points shall be assigned for each at-fault auto accident that results in total damage to all property, including the insured's own, in excess of \$1,800 but less than \$3,000.
- (3) One point shall be assigned for each at-fault auto accident that results in total damage to all property including the insured's own, of \$1,800 or less.

Exception

No points are assigned for accidents occurring under the following circumstances:

- (a) Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
- (b) The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or
- (c) Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident; or
- (d) Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or
- (e) Accidents involving damage by contact with animals or fowl; or
- (f) Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

- (g) Accidents occurring as a result of the operation of a firefighting, rescue squad, or law enforcement vehicle in response to an emergency if the operator of the vehicle at the time of the accident was a paid or volunteer member of any fire department, rescue squad, or any law enforcement agency. This exception does not include an accident occurring after the vehicle ceases to be used in response to the emergency and the emergency ceases to exist.

Notes

- (1) For the purpose of this Plan a "conviction" shall mean a plea of guilty, or of nolo contendere or the determination of guilt by a jury or by a court though no sentence has been imposed (prayer for judgment continued) or, if imposed, has been suspended (unless it is the first prayer for judgment continued for all licensed operators in the household); and it includes a forfeiture of bail or collateral deposited to secure appearance in court of the defendant, unless the forfeiture has been vacated.
- (2) For the purpose of this Plan, a "moving traffic violation" shall include an infraction as described in **G.S. 14-3.1**.
- (3) The phrase "at-fault" means "negligent". No points shall be assigned for accidents when the operator of an insured vehicle is free of negligence.
- (4) References to other operators residing in the applicant's household shall also include a principal operator who is not a resident in the applicant's household.
- (5) In the event the applicant or any current resident operator has an at-fault accident and is convicted of a moving traffic violation in connection with the accident, only the higher surcharge points between the accident and the violation shall be assigned.
- (6) For accidents that occur on or after January 1, 1992, the One Point accident surcharge in Section **B.1.b.(3)** of this rule does not apply if both of the following conditions are met:
 - (a) The operator was not convicted of a moving traffic violation in connection with the accident; and

- (b) The vehicle owner, principal operator, and all licensed operators in the owner's household have had no convictions for moving traffic violations and no other at-fault accidents during the three-year period immediately preceding the date of the application or the date of preparation of the renewal.

2. Experience Period

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal. SDIP points shall be applied to a policy for a period of not less nor more than three policy years.

C. Driving Record Sub-Classification

The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

| Number of Driving Record Points | Driving Record Sub-Classification |
|---------------------------------|-----------------------------------|
| 0 | 0 |
| 1 | 1 |
| 2 | 2 |
| 3 | 3 |
| 4 | 4 |
| 5 | 5 |
| 6 | 6 |
| 7 | 7 |
| 8 | 8 |
| 9 | 9 |
| 10 | 10 |
| 11 | 11 |
| 12 Or More | 12 |
| Not Eligible For Plan | NE |

D. Driving Record Surcharge Premium

1. Single Car Risks

- a. Determine the Driving Record Sub-Classification for the policy and the applicable SDIP Rating Factor.
- b. Multiply the base premium for each coverage applicable to the auto by the SDIP Rating Factor to determine the SDIP Surcharge for each coverage. Round each coverage surcharge to the nearest whole dollar.
- c. The Driving Record Surcharge Premium for each coverage of the auto equals the SDIP Surcharge for that coverage.
- d. Add the applicable Driving Record Surcharge Premium for each coverage to the otherwise applicable premium for each coverage of the auto.

5. SAFE DRIVER INSURANCE PLAN (SDIP) (Cont'd)

2. Multi-Car Risks

- a. Determine the Driving Record Sub-Classification for the policy and the applicable SDIP Rating Factor.
- b. Select the auto with the highest Total Base Premium for all coverages combined.

TOTAL BASE PREMIUM is the sum of the base premiums for Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive (or Fire, Theft and Combined Additional Coverage) and Collision coverages that apply to the auto.

- c. For each coverage applicable to the auto with the highest Total Base Premium for all coverages combined.

Multiply the base premium for each coverage by the SDIP Rating Factor to determine the SDIP Surcharge for each coverage. Round each coverage surcharge to the nearest whole dollar.

- d. The Driving Record Surcharge Premium is determined separately by coverage for each auto that is insured for that coverage and eligible for SDIP rating.

- (1) Determine the number of eligible autos insured for each coverage.

- (2) The Driving Record Surcharge Premium for each coverage of each auto equals the SDIP Surcharge for that coverage divided by the number of eligible autos insured for that coverage.

- (3) If the above calculation results in a fractional dollar amount for each auto then:

determine the remainder dollar amount and add it to the Driving Record Surcharge Premium for one of the insured autos and disregard the fractional dollar amounts.

Note

The Whole Dollar Premium Rule does not apply in this instance.

- (4) If an auto is insured for a coverage not applicable to the auto with the highest Total Base Premium for all coverages combined, then no surcharge applies to that coverage.

- e. Add the applicable Driving Record Surcharge Premium for each coverage of each auto to the otherwise applicable premium for each coverage of each auto.

3. Statistical Coding

- a. Single Car Risks – Assign the Driving Record Sub-Classification Statistical Code, reflecting the number of points, to the auto.

- b. Multi-Car Risks – Assign the Driving Record Sub-Classification Statistical Code reflecting:

- (1) The number of driving record points, to the auto with the highest Total Base Premium.

- (2) Zero driving record points, to each other auto insured on the policy.

E. Cancellations and Changes**1. Policies for Terms Not Exceeding One Year**

No policy shall be endorsed in term to effect a change of Driving Record Sub-Classification except to recognize the addition or deletion of an operator.

2. Policies for Terms Exceeding One Year

No policy shall be endorsed to effect a change of Driving Record Sub-Classification until the next annual anniversary of the inception of the policy except to recognize the addition or deletion of an operator.

PRIMARY CLASSIFICATION RATING FACTORS*

| Coverage | Pleasure Use | Drive to or from Work | | Business Use | Farm Use |
|-----------------------------------|--------------|-------------------------|-----------------------|--------------|----------|
| | (1A) | Less than 10 Miles (1B) | 10 or More Miles (1C) | (3) | (1AF) |
| B.I., P.D., Med. Pay | 1.00 | 1.05 | 1.05 | 1.05 | .80 |
| Collision | 1.00 | 1.10 | 1.10 | 1.10 | .80 |
| Comprehensive Fire, Theft, C.A.C. | 1.00 | 1.20 | 1.20 | 1.20 | .80 |

SINGLE OR MULTI-CAR RISKS AND INEXPERIENCED OPERATOR*
 Add the following rating factors to the Primary Rating Factor:

| No Inexperienced Operator | | | |
|---------------------------|-----------------------|--------------|-------------------------------------|
| Single or Multi-Car Risks | BI, PD, and Med. Pay. | Collision | Comprehensive, Fire, Theft, and CAC |
| Single Car | Factor 0.00 | Factor 0.00 | Factor 0.00 |
| Multi-Car | Factor -0.35 | Factor -0.30 | Factor -0.10 |

| Inexperienced Operator | | | | |
|---------------------------|--|-----------------------|--------------|-------------------------------------|
| Single or Multi-Car Risks | | BI, PD, and Med. Pay. | Collision | Comprehensive, Fire, Theft, and CAC |
| Single Car | Principal Operator Licensed For: | | | |
| | Less than One Year | Factor +3.25 | Factor +3.10 | Factor +0.50 |
| | Less than Two Years | Factor +1.75 | Factor +1.90 | Factor +0.50 |
| | Less than Three Years | Factor +1.35 | Factor +1.65 | Factor +0.50 |
| | Occasional Operator Licensed For: | | | |
| | Less than One Year | Factor +1.90 | Factor +1.95 | Factor +0.25 |
| | Less than Two Years | Factor +0.80 | Factor +1.00 | Factor 0.00 |
| Multi-Car | Principal Operator Licensed For: | | | |
| | Less than One Year | Factor +2.90 | Factor +2.80 | Factor +0.40 |
| | Less than Two Years | Factor +1.40 | Factor +1.60 | Factor +0.40 |
| | Less than Three Years | Factor +1.00 | Factor +1.35 | Factor +0.40 |
| | Occasional Operator Licensed For: | | | |
| | Less than One Year | Factor +1.55 | Factor +1.65 | Factor +0.15 |
| | Less than Two Years | Factor +0.45 | Factor +0.70 | Factor -0.10 |
| Less than Three Years | Factor +0.05 | Factor +0.35 | Factor -0.10 | |

* For Statistical Coding Requirements – Refer to page NC-E-Coding.

PRIMARY CLASSIFICATION RATING FACTORS
(Cont'd)

| SAFE DRIVER INSURANCE PLAN FACTORS AND CODES | | | |
|---|--|-------------------------|---------------------------|
| Use the following rating factors to determine the Driving Record Surcharge Premium as explained in the Safe Driver Insurance Plan Rule. | | | |
| Use the statistical code indicated for the Driving Record Sub-Classification. | | | |
| Number of Driving Record Points | Driving Record Sub-Classification | Statistical Code | SDIP Rating Factor |
| 0 | 0 | 00 | 0.00 |
| 1 | 1 | 01 | 0.30 |
| 2 | 2 | 02 | 0.45 |
| 3 | 3 | 03 | 0.60 |
| 4 | 4 | 04 | 0.80 |
| 5 | 5 | 05 | 1.10 |
| 6 | 6 | 06 | 1.35 |
| 7 | 7 | 07 | 1.65 |
| 8 | 8 | 08 | 1.95 |
| 9 | 9 | 09 | 2.25 |
| 10 | 10 | 10 | 2.60 |
| 11 | 11 | 11 | 3.00 |
| 12 or more | 12 | 12 | 3.40 |
| Vehicles Not Eligible For SDIP – Add the following rating factor to the otherwise applicable Combined Rating Factor. Use the statistical code shown below. | | | |
| Not Eligible | NE | 95 | +0.10 |

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**6. MODEL YEAR FOR FIRE, THEFT, COMBINED
ADDITIONAL COVERAGE, COMPREHENSIVE
AND COLLISION COVERAGES**

A. Model Year Rating

1. The model year of the auto is the year assigned by the auto manufacturer.
2. Rebuilt or Structurally Altered Autos – the model year of the chassis determines the model year of the auto.
3. If the rates for a model year are not displayed in the rate pages, use the rates shown for the latest model year.

B. Coding

Policies effective July 1, 1982 and subsequent:

Code the two digits of the model year, for example, code 1982 vehicles as 82, 1983 as 83, etc.

7. MINIMUM PREMIUM RULE

The minimum annual premium charge is \$10 for each policy, certificate, declaration or binder covering one or more of the following perils:

Comprehensive

Fire, Theft, Windstorm, Combined Additional Coverage, Collision

Bodily Injury Liability, or

Property Damage Liability

Premium for other coverages which may also be included in the policy shall be in addition to the minimum annual premium.

The minimum annual premium charge is not subject to reduction except – in the event of cancellation or short term policy, the minimum annual premium charge shall be adjusted on a pro rata or short rate basis, as the conditions require.

8. POLICY PERIOD

- A.** No policy may be written for a period longer than 12 months for Liability Coverage or 48 months for Physical Damage Coverage.
- B.** Premium charged for policy terms not exceeding 12 months is as follows:
 1. Twelve Month Policies –
Charge the annual premium or minimum premium whichever applies.

2. Three and Six Month Policies –

- a. For a specified 3 or 6 month period the premium charge is 25% or 50% respectively, of the annual or minimum annual premium whichever applies.
- b. Policies issued for a 3 or 6 month period with an effective date on the 29th, 30th, and 31st of any month.

The first policy can be extended from the effective date to the first day of the calendar month following the expiration of the policy.

Premium for this extended coverage of 1 to 3 days may be waived.

3. Other Short Policies written for less than 12 months and other than 3 or 6 months.

Such policies shall be written short rate with premiums computed in accordance with the One Year Short Rate Table in the Cancellation Rule.

Exceptions:

The premium is computed Pro Rata:

1. When coverage is written to secure a common policy date with other coverages or lines of insurance.
 2. When a policy is issued on a short term basis to replace an outstanding policy of a company in liquidation, provided the new policy is based upon the rules and rates in effect at the time replacement is made and shall be in effect for a period equal to the unexpired term of the outstanding policy.
 3. When a statutory policy is required by a state or municipality to expire on a fixed date and the policy is written to expire on such date.
- C.** Long Term Physical Damage Policies written for a term in excess of 12 months – Determine premium as follows:

1. 1st 12 months:

Charge the first year premium or minimum premium, whichever applies.

2. 2nd 12 months:

In addition to the above, charge the second year premium or minimum whichever applies.

If the term is more than 12 months but less than 24 months, charge pro rata of such second year premium or minimum whichever is larger for the period in excess of 12 months.

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8. POLICY PERIOD (Cont'd)

3. 3rd 12 months:

In addition to the premium for the 1st and 2nd 12 month periods, charge the third year premium or minimum premium whichever applies.

If the term is more than 24 months but less than 36 months charge the pro rata of such third year premium or minimum premium, whichever is larger, for the period in excess of 24 months.

4. 4th 12 months:

In addition to the premium for the 1st, 2nd and 3rd 12 month periods, charge the fourth year premium or minimum premium whichever applies.

If the term is more than 36 months but less than 48 months, charge pro rata of such fourth year premium or minimum premium, whichever is larger, for the period in excess of 36 months.

Note:

Calculation of the premium for the 2nd, 3rd and 4th 12 month periods, or pro rata part thereof shall recognize:

1. Any change in the model year of the insured auto, during a previous 12 month period;
2. Any change in sub-classification under the Safe Driver Insurance Plan.
3. A change in symbol assignment based on a review of loss experience.

9. CHANGES

- A.** If an auto or form of coverage is added during the term of a policy and the additional insurance is written to expire concurrently with the original insurance, the premium for such additional insurance shall be computed pro-rata, at the rates in effect at the time the addition is made.

If the policy has been written for less than one year on a short rate basis, the premium for the additional insurance shall be pro rata of the short rate charge for the policy period.

If an auto or a form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.

PHYSICAL DAMAGE COVERAGES ONLY

- B.** If coverage is transferred during the policy term from one auto to another, the premium shall be computed pro rata on the basis of the rates and rules in effect at the inception of the policy or at the time the change is made.

LIABILITY COVERAGES ONLY

- C.** If coverage is transferred during the policy term from one auto to another, premium shall be computed pro rata on the basis of the rules and rates in effect at the inception of the policy.
- D.** If an auto is transferred from one rating territory to another or if an auto is temporarily transferred from one rating territory to another for a period of not less than 30 consecutive days, the premium for the balance of the policy period may be adjusted by endorsement at the time the change is made. The company shall charge on a pro rata basis the rate or rates for the territories in which the auto is garaged during the remainder of the policy period. The premium adjustment shall be made on the basis of the rates and rules in effect at the inception of the policy or at the time the change is made.
- E.** If the liability limits or deductible amounts are changed during the policy period, the premium adjustment for such change shall be made on the basis of the rates in effect at the inception date of the policy.
- F. Premium Adjustment**
1. As respects A, B, C and D above, if an outstanding policy is amended and results in a premium adjustment of \$2 or less, the amount:
 - a. may be waived, or
 - b. may be made subject to a minimum of \$2.
except that the actual return premium shall be returned at the request of the insured.
 2. Minimum premium of \$2 applies if an insured requests the following during the policy period.
 - a. additional coverage,
 - b. an increase in the limits of liability,
 - c. a reduced deductible.
 3. Companies need not refund a return premium of less than \$2 if the insured requests the following:
 - a. cancellation of coverage,
 - b. reduction in limits of liability,
 - c. increase in deductible,except that the actual return premium shall be returned at the request of the insured.

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9. CHANGES (Cont'd)

4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges. If \$2 or less, it may be charged or waived.
5. As respects A, B, C and D above, if an outstanding policy is amended and results in a premium adjustment
 - a. within 30 days prior to the expiration of a 6-month policy period, or
 - b. within 60 days prior to the expiration of a policy period longer than 6 months, companies need not charge or refund a premium, except that actual refunds shall be made at the request of the insured.

10. CANCELLATION

- A. Cancellation of a policy, vehicle or form of coverage:**
1. If the insured requests cancellation, compute return premium on a Short Rate Basis.

Exceptions

Compute return premium on a Pro Rata basis in the following cases:

1. If the insured has disposed of a vehicle then takes out a new policy in the same company on another vehicle, to become effective within thirty days of the date of cancellation.
2. If the insured vehicle is repossessed under terms of a financing agreement.
3. In a multi-car situation:
 - a. If one vehicle is cancelled from the policy and the policy remains in force on other vehicles, or
 - b. If a policy is cancelled but there remains in force with the same company and in the name of insured or spouse, if resident in the same household, a concurrent policy covering another vehicle.
4. If the insured enters the armed forces of the United States of America.

5. If the insured vehicle is stolen or destroyed (total or constructive loss) and cancellation is requested by the insured (a) within 30 days following the date the auto is stolen or destroyed, or (b) within 15 days of the time the auto was determined by the company (1) to be unrecoverable or stolen, or (2) to be a total or constructive loss. The return premium for all coverages (including the premium for the coverage under which the loss was paid) shall be calculated from the day following the date of the loss.
6. If an insured who has been ceded to the Reinsurance Facility at rates higher than the insurer's voluntary rates obtains insurance through another insurer who elects not to cede the policy to the Facility and the insured cancels the ceded policy within 45 days of the effective date of the ceded policy.

Exception:

This pro rata cancellation shall not apply to a cancellation by any insurance premium finance company.

2. If the company cancels, the return premium is computed pro rata.
3. If a policy written at short rate is cancelled, the earned premium for the time the policy has been in force shall be computed pro rata of the original short rate premium.
4. The following provisions apply to policies exceeding 12 months:
 - a. If a policy has been in force less than 1 year, the earned premium is computed in accordance with the provisions of this Rule for the first year's premium.
 - b. If a policy has been in force more than 12 months but less than 24 months, the earned premium shall be the first 12 months premium plus pro rata of the annual premium for the second 12 months.
 - c. If a policy has been in force for more than 24 months but less than 36 months, the earned premium shall be the first 24 months' premium plus pro rata of the annual premium for the third 12 months.
 - d. If a policy has been in force more than 36 months but less than 48 months, the earned premium shall be the first 36 months' premium plus pro rata of the annual premium for the fourth 12 months.

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10. CANCELLATION (Cont'd)

B. Instructions for Use of Short Rate Tables.

1. The "Three Month Short Rate Table" shall apply only to a policy written for a specified period of 3 months.
2. The "Six Month Short Rate Table" shall apply only to a policy written for a specified period of 6 months.
3. The "One Year Short Rate Table" shall apply to:
 - a. a policy written for a specified period of less than one year, other than a policy written for a specified period of 3 months or 6 months.
 - b. a policy written for a specified period of one year or more.

C. Instructions for Use of PRO RATA TABLES

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g. March 7, 1976 is designated as 1976.181.
2. In like manner, express the effective date of the policy year and decimal part of a year and subject from the cancellation date.
3. The difference in the case of 1 year policies, represents the percentage of the annual premium which is to be retained by the carrier.

4. For 6 Month Term Policies, the difference between cancellation date and effective date multiplied by two represents the percentage of the semi-annual term premium which is to be retained by the carrier.
5. For 3 Month Term Policies, the difference between cancellation date and effective date multiplied by four represents the percentage of the quarter-annual term premium which is to be retained by the carrier.

Example:

| | |
|-------------------------------------|-----------------|
| Cancellation date May 19, 1976..... | 1976.381 |
| Effective date March 2, 1976..... | <u>1976.167</u> |
| | .214 |

Earned premium for a 1 Year Term Policy will therefore be .214 times the annual premium.

For a 6 Month Term Policy: Multiply .214 by 2. (.214 x 2 = .428). Earned premium will be .428 times the semi-annual term premium.

For a 3 Month Term Policy: Multiply .214 by 4. (.214 x 4 = .856). Earned premium will be .856 times the quarter-annual term premium.

Note:

As it is not customary to charge for the extra day (February 29th) which occurs one year in every four years this table shall also be used for each such year.

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PRO RATA TABLE

| January | | | February | | | March | | | April | | | May | | | June | | |
|--------------------|-------------------|-------|--------------------|-------------------|-------|--------------------|-------------------|-------|--------------------|-------------------|-------|--------------------|-------------------|-------|--------------------|-------------------|-------|
| Day of Month | Day of Year | Ratio |
| 1 | 1 | .003 | 1 | 32 | .088 | 1 | 60 | .164 | 1 | 91 | .249 | 1 | 121 | .332 | 1 | 152 | .416 |
| 2 | 2 | .005 | 2 | 33 | .090 | 2 | 61 | .167 | 2 | 92 | .252 | 2 | 122 | .334 | 2 | 153 | .419 |
| 3 | 3 | .008 | 3 | 34 | .093 | 3 | 62 | .170 | 3 | 93 | .255 | 3 | 123 | .337 | 3 | 154 | .422 |
| 4 | 4 | .011 | 4 | 35 | .096 | 4 | 63 | .173 | 4 | 94 | .258 | 4 | 124 | .340 | 4 | 155 | .425 |
| 5 | 5 | .014 | 5 | 36 | .099 | 5 | 64 | .175 | 5 | 95 | .260 | 5 | 125 | .342 | 5 | 156 | .427 |
| 6 | 6 | .016 | 6 | 37 | .101 | 6 | 65 | .178 | 6 | 96 | .263 | 6 | 126 | .345 | 6 | 157 | .430 |
| 7 | 7 | .019 | 7 | 38 | .104 | 7 | 66 | .181 | 7 | 97 | .266 | 7 | 127 | .348 | 7 | 158 | .433 |
| 8 | 8 | .022 | 8 | 39 | .107 | 8 | 67 | .184 | 8 | 98 | .268 | 8 | 128 | .351 | 8 | 159 | .436 |
| 9 | 9 | .025 | 9 | 40 | .110 | 9 | 68 | .186 | 9 | 99 | .271 | 9 | 129 | .353 | 9 | 160 | .438 |
| 10 | 10 | .027 | 10 | 41 | .112 | 10 | 69 | .189 | 10 | 100 | .274 | 10 | 130 | .356 | 10 | 161 | .441 |
| 11 | 11 | .030 | 11 | 42 | .115 | 11 | 70 | .192 | 11 | 101 | .277 | 11 | 131 | .359 | 11 | 162 | .444 |
| 12 | 12 | .033 | 12 | 43 | .118 | 12 | 71 | .195 | 12 | 102 | .279 | 12 | 132 | .362 | 12 | 163 | .447 |
| 13 | 13 | .036 | 13 | 44 | .121 | 13 | 72 | .197 | 13 | 103 | .282 | 13 | 133 | .364 | 13 | 164 | .449 |
| 14 | 14 | .038 | 14 | 45 | .123 | 14 | 73 | .200 | 14 | 104 | .285 | 14 | 134 | .367 | 14 | 165 | .452 |
| 15 | 15 | .041 | 15 | 46 | .126 | 15 | 74 | .203 | 15 | 105 | .288 | 15 | 135 | .370 | 15 | 166 | .455 |
| 16 | 16 | .044 | 16 | 47 | .129 | 16 | 75 | .205 | 16 | 106 | .290 | 16 | 136 | .373 | 16 | 167 | .458 |
| 17 | 17 | .047 | 17 | 48 | .132 | 17 | 76 | .208 | 17 | 107 | .293 | 17 | 137 | .375 | 17 | 168 | .460 |
| 18 | 18 | .049 | 18 | 49 | .134 | 18 | 77 | .211 | 18 | 108 | .296 | 18 | 138 | .378 | 18 | 169 | .463 |
| 19 | 19 | .052 | 19 | 50 | .137 | 19 | 78 | .214 | 19 | 109 | .299 | 19 | 139 | .381 | 19 | 170 | .466 |
| 20 | 20 | .055 | 20 | 51 | .140 | 20 | 79 | .216 | 20 | 110 | .301 | 20 | 140 | .384 | 20 | 171 | .468 |
| 21 | 21 | .058 | 21 | 52 | .142 | 21 | 80 | .219 | 21 | 111 | .304 | 21 | 141 | .386 | 21 | 172 | .471 |
| 22 | 22 | .060 | 22 | 53 | .145 | 22 | 81 | .222 | 22 | 112 | .307 | 22 | 142 | .389 | 22 | 173 | .474 |
| 23 | 23 | .063 | 23 | 54 | .148 | 23 | 82 | .225 | 23 | 113 | .310 | 23 | 143 | .392 | 23 | 174 | .477 |
| 24 | 24 | .066 | 24 | 55 | .151 | 24 | 83 | .227 | 24 | 114 | .312 | 24 | 144 | .395 | 24 | 175 | .479 |
| 25 | 25 | .068 | 25 | 56 | .153 | 25 | 84 | .230 | 25 | 115 | .315 | 25 | 145 | .397 | 25 | 176 | .482 |
| 26 | 26 | .071 | 26 | 57 | .156 | 26 | 85 | .233 | 26 | 116 | .318 | 26 | 146 | .400 | 26 | 177 | .485 |
| 27 | 27 | .074 | 27 | 58 | .159 | 27 | 86 | .236 | 27 | 117 | .321 | 27 | 147 | .403 | 27 | 178 | .488 |
| 28 | 28 | .077 | 28 | 59 | .162 | 28 | 87 | .238 | 28 | 118 | .323 | 28 | 148 | .405 | 28 | 179 | .490 |
| 29 | 29 | .079 | | | | 29 | 88 | .241 | 29 | 119 | .326 | 29 | 149 | .408 | 29 | 180 | .493 |
| 30 | 30 | .082 | | | | 30 | 89 | .244 | 30 | 120 | .329 | 30 | 150 | .411 | 30 | 181 | .496 |
| 31 | 31 | .085 | | | | 31 | 90 | .247 | | | | 31 | 151 | .414 | | | |

**PERSONAL AUTO MANUAL
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PRO RATA TABLE

| July | | | August | | | September | | | October | | | November | | | December | | |
|--------------------|-------------------|-------|--------------------|-------------------|-------|--------------------|-------------------|-------|--------------------|-------------------|-------|--------------------|-------------------|-------|--------------------|-------------------|-------|
| Day of Month | Day of Year | Ratio |
| 1 | 182 | .499 | 1 | 213 | .584 | 1 | 244 | .668 | 1 | 274 | .751 | 1 | 305 | .836 | 1 | 335 | .918 |
| 2 | 183 | .501 | 2 | 214 | .586 | 2 | 245 | .671 | 2 | 275 | .753 | 2 | 306 | .838 | 2 | 336 | .921 |
| 3 | 184 | .504 | 3 | 215 | .589 | 3 | 246 | .674 | 3 | 276 | .756 | 3 | 307 | .841 | 3 | 337 | .923 |
| 4 | 185 | .507 | 4 | 216 | .592 | 4 | 247 | .677 | 4 | 277 | .759 | 4 | 308 | .844 | 4 | 338 | .926 |
| 5 | 186 | .510 | 5 | 217 | .595 | 5 | 248 | .679 | 5 | 278 | .762 | 5 | 309 | .847 | 5 | 339 | .929 |
| 6 | 187 | .512 | 6 | 218 | .597 | 6 | 249 | .682 | 6 | 279 | .764 | 6 | 310 | .849 | 6 | 340 | .932 |
| 7 | 188 | .515 | 7 | 219 | .600 | 7 | 250 | .685 | 7 | 280 | .767 | 7 | 311 | .852 | 7 | 341 | .934 |
| 8 | 189 | .518 | 8 | 220 | .603 | 8 | 251 | .688 | 8 | 281 | .770 | 8 | 312 | .855 | 8 | 342 | .937 |
| 9 | 190 | .521 | 9 | 221 | .605 | 9 | 252 | .690 | 9 | 282 | .773 | 9 | 313 | .858 | 9 | 343 | .940 |
| 10 | 191 | .523 | 10 | 222 | .608 | 10 | 253 | .693 | 10 | 283 | .775 | 10 | 314 | .860 | 10 | 344 | .942 |
| 11 | 192 | .526 | 11 | 223 | .611 | 11 | 254 | .696 | 11 | 284 | .778 | 11 | 315 | .863 | 11 | 345 | .945 |
| 12 | 193 | .529 | 12 | 224 | .614 | 12 | 255 | .699 | 12 | 285 | .781 | 12 | 316 | .866 | 12 | 346 | .948 |
| 13 | 194 | .532 | 13 | 225 | .616 | 13 | 256 | .701 | 13 | 286 | .784 | 13 | 317 | .868 | 13 | 347 | .951 |
| 14 | 195 | .534 | 14 | 226 | .619 | 14 | 257 | .704 | 14 | 287 | .786 | 14 | 318 | .871 | 14 | 348 | .953 |
| 15 | 196 | .537 | 15 | 227 | .622 | 15 | 258 | .707 | 15 | 288 | .789 | 15 | 319 | .874 | 15 | 349 | .956 |
| 16 | 197 | .540 | 16 | 228 | .625 | 16 | 259 | .710 | 16 | 289 | .792 | 16 | 320 | .877 | 16 | 350 | .959 |
| 17 | 198 | .542 | 17 | 229 | .627 | 17 | 260 | .712 | 17 | 290 | .795 | 17 | 321 | .879 | 17 | 351 | .962 |
| 18 | 199 | .545 | 18 | 230 | .630 | 18 | 261 | .715 | 18 | 291 | .797 | 18 | 322 | .882 | 18 | 352 | .964 |
| 19 | 200 | .548 | 19 | 231 | .633 | 19 | 262 | .718 | 19 | 292 | .800 | 19 | 323 | .885 | 19 | 353 | .967 |
| 20 | 201 | .551 | 20 | 232 | .636 | 20 | 263 | .721 | 20 | 293 | .803 | 20 | 324 | .888 | 20 | 354 | .970 |
| 21 | 202 | .553 | 21 | 233 | .638 | 21 | 264 | .723 | 21 | 294 | .805 | 21 | 325 | .890 | 21 | 355 | .973 |
| 22 | 203 | .556 | 22 | 234 | .641 | 22 | 265 | .726 | 22 | 295 | .808 | 22 | 326 | .893 | 22 | 356 | .975 |
| 23 | 204 | .559 | 23 | 235 | .644 | 23 | 266 | .729 | 23 | 296 | .811 | 23 | 327 | .896 | 23 | 357 | .978 |
| 24 | 205 | .562 | 24 | 236 | .647 | 24 | 267 | .732 | 24 | 297 | .814 | 24 | 328 | .899 | 24 | 358 | .981 |
| 25 | 206 | .564 | 25 | 237 | .649 | 25 | 268 | .734 | 25 | 298 | .816 | 25 | 329 | .901 | 25 | 359 | .984 |
| 26 | 207 | .567 | 26 | 238 | .652 | 26 | 269 | .737 | 26 | 299 | .819 | 26 | 330 | .904 | 26 | 360 | .986 |
| 27 | 208 | .570 | 27 | 239 | .655 | 27 | 270 | .740 | 27 | 300 | .822 | 27 | 331 | .907 | 27 | 361 | .989 |
| 28 | 209 | .573 | 28 | 240 | .658 | 28 | 271 | .742 | 28 | 301 | .825 | 28 | 332 | .910 | 28 | 362 | .992 |
| 29 | 210 | .575 | 29 | 241 | .660 | 29 | 272 | .745 | 29 | 302 | .827 | 29 | 333 | .912 | 29 | 363 | .995 |
| 30 | 211 | .578 | 30 | 242 | .663 | 30 | 273 | .748 | 30 | 303 | .830 | 30 | 334 | .915 | 30 | 364 | .997 |
| 31 | 212 | .581 | 31 | 243 | .666 | | | | 31 | 304 | .833 | | | | 31 | 365 | 1.000 |

**PERSONAL AUTO MANUAL
NORTH CAROLINA**

ONE YEAR SHORT RATE TABLE

| Days Policy in Force | Per Cent of One Year Premium | Days Policy in Force | Per Cent of One Year Premium | Days Policy in Force | Per Cent of One Year Premium |
|-------------------------------------|---|-------------------------------------|---|-------------------------------------|---|
| 1 | 5% | 95 - 98 | 37% | 219 - 223 | 69% |
| 2 | 6 | 99 - 102 | 38 | 224 - 228 | 70 |
| 3 - 4 | 7 | 103 - 105 | 39 | 229 - 232 | 71 |
| 5 - 6 | 8 | 106 - 109 | 40 | 233 - 237 | 72 |
| 7 - 8 | 9 | 110 - 113 | 41 | 238 - 241 | 73 |
| 9 - 10 | 10 | 114 - 116 | 42 | 242 - 246 | 74 |
| 11 - 12 | 11 | 117 - 120 | 43 | 247 - 250 | 75 |
| 13 - 14 | 12 | 121 - 124 | 44 | 251 - 255 | 76 |
| 15 - 16 | 13 | 125 - 127 | 45 | 256 - 260 | 77 |
| 17 - 18 | 14 | 128 - 131 | 46 | 261 - 264 | 78 |
| 19 - 20 | 15 | 132 - 135 | 47 | 265 - 269 | 79 |
| 21 - 22 | 16 | 136 - 138 | 48 | 270 - 273 | 80 |
| 23 - 25 | 17 | 139 - 142 | 49 | 274 - 278 | 81 |
| 26 - 29 | 18 | 143 - 146 | 50 | 279 - 282 | 82 |
| 30 - 32 | 19 | 147 - 149 | 51 | 283 - 287 | 83 |
| 33 - 36 | 20 | 150 - 153 | 52 | 288 - 291 | 84 |
| 37 - 40 | 21 | 154 - 156 | 53 | 292 - 296 | 85 |
| 41 - 43 | 22 | 157 - 160 | 54 | 297 - 301 | 86 |
| 44 - 47 | 23 | 161 - 164 | 55 | 302 - 305 | 87 |
| 48 - 51 | 24 | 165 - 167 | 56 | 306 - 310 | 88 |
| 52 - 54 | 25 | 168 - 171 | 57 | 311 - 314 | 89 |
| 55 - 58 | 26 | 172 - 175 | 58 | 315 - 319 | 90 |
| 59 - 62 | 27 | 176 - 178 | 59 | 320 - 323 | 91 |
| 63 - 65 | 28 | 179 - 182 | 60 | 324 - 328 | 92 |
| 66 - 69 | 29 | 183 - 187 | 61 | 329 - 332 | 93 |
| 70 - 73 | 30 | 188 - 191 | 62 | 333 - 337 | 94 |
| 74 - 76 | 31 | 192 - 196 | 63 | 338 - 342 | 95 |
| 77 - 80 | 32 | 197 - 200 | 64 | 343 - 346 | 96 |
| 81 - 83 | 33 | 201 - 205 | 65 | 347 - 351 | 97 |
| 84 - 87 | 34 | 206 - 209 | 66 | 352 - 355 | 98 |
| 88 - 91 | 35 | 210 - 214 | 67 | 356 - 360 | 99 |
| 92 - 94 | 36 | 215 - 218 | 68 | 361 - 365 | 100 |

**PERSONAL AUTO MANUAL
NORTH CAROLINA**

THREE MONTH SHORT RATE TABLE

| Days Policy in Force | Per Cent of 3 Mos. Premium | Days Policy in Force | Per Cent of 3 Mos. Premium | Days Policy in Force | Per Cent of 3 Mos. Premium |
|----------------------------|-------------------------------------|----------------------------|-------------------------------------|----------------------------|-------------------------------------|
| 1 | 6% | 28 | 41% | 58 | 71% |
| 2 | 7 | 29 | 42 | 59 | 73 |
| 3 | 9 | 30 | 43 | 60 - 61 | 74 |
| 4 | 12 | 31 | 44 | 62 | 75 |
| 5 | 16 | 32 | 46 | 63 | 76 |
| 6 | 17 | 33 | 47 | 64 | 77 |
| 7 | 18 | 34 | 48 | 65 - 66 | 78 |
| 8 | 19 | 35 | 49 | 67 | 79 |
| 9 | 20 | 36 | 50 | 68 | 81 |
| 10 | 21 | 37 | 51 | 69 - 70 | 82 |
| 11 | 22 | 38 | 52 | 71 | 83 |
| 12 | 23 | 39 | 53 | 72 | 84 |
| 13 | 24 | 40 | 54 | 73 | 85 |
| 14 | 26 | 41 | 56 | 74 - 75 | 86 |
| 15 | 27 | 42 | 57 | 76 | 87 |
| 16 | 28 | 43 | 58 | 77 | 89 |
| 17 | 29 | 44 | 59 | 78 - 79 | 90 |
| 18 | 30 | 45 | 60 | 80 | 91 |
| 19 | 31 | 46 | 61 | 81 | 92 |
| 20 | 32 | 47 - 48 | 62 | 82 | 93 |
| 21 | 33 | 49 | 63 | 83 - 84 | 94 |
| 22 | 34 | 50 | 65 | 85 | 95 |
| 23 | 36 | 51 - 52 | 66 | 86 | 97 |
| 24 | 37 | 53 | 67 | 87 - 88 | 98 |
| 25 | 38 | 54 | 68 | 89 | 99 |
| 26 | 39 | 55 | 69 | 90 - 92 | 100 |
| 27 | 40 | 56 - 57 | 70 | | |

**PERSONAL AUTO MANUAL
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SIX MONTH SHORT RATE TABLE

| Days Policy in Force | Per Cent of 6 Mos. Premium | Days Policy in Force | Per Cent of 6 Mos. Premium | Days Policy in Force | Per Cent of 6 Mos. Premium |
|-------------------------------------|---|-------------------------------------|---|-------------------------------------|---|
| 1 | 6% | 50 - 51 | 38% | 112 - 114 | 70% |
| 2 | 7 | 52 | 39 | 115 - 116 | 71 |
| 3 | 8 | 53 - 54 | 40 | 117 - 118 | 72 |
| 4 | 9 | 55 - 56 | 41 | 119 - 120 | 73 |
| 5 | 10 | 57 - 58 | 42 | 121 - 123 | 74 |
| 6 | 11 | 59 - 60 | 43 | 124 - 125 | 75 |
| 7 | 12 | 61 - 62 | 44 | 126 - 127 | 76 |
| 8 | 13 | 63 | 45 | 128 - 130 | 77 |
| 9 | 14 | 64 - 65 | 46 | 131 - 132 | 78 |
| 10 | 15 | 66 - 67 | 47 | 133 - 134 | 79 |
| 11 | 16 | 68 - 69 | 48 | 135 - 136 | 80 |
| 12 | 17 | 70 - 71 | 49 | 137 - 139 | 81 |
| 13 - 14 | 18 | 72 - 73 | 50 | 140 - 141 | 82 |
| 15 - 16 | 19 | 74 | 51 | 142 - 143 | 83 |
| 17 - 18 | 20 | 75 - 76 | 52 | 144 - 145 | 84 |
| 19 - 20 | 21 | 77 - 78 | 53 | 146 - 148 | 85 |
| 21 | 22 | 79 - 80 | 54 | 149 - 150 | 86 |
| 22 - 23 | 23 | 81 - 82 | 55 | 151 - 152 | 87 |
| 24 - 25 | 24 | 83 | 56 | 153 - 155 | 88 |
| 26 - 27 | 25 | 84 - 85 | 57 | 156 - 157 | 89 |
| 28 - 29 | 26 | 86 - 87 | 58 | 158 - 159 | 90 |
| 30 - 31 | 27 | 88 - 89 | 59 | 160 - 161 | 91 |
| 32 | 28 | 90 - 91 | 60 | 162 - 164 | 92 |
| 33 - 34 | 29 | 92 - 93 | 61 | 165 - 166 | 93 |
| 35 - 36 | 30 | 94 - 95 | 62 | 167 - 168 | 94 |
| 37 - 38 | 31 | 96 - 98 | 63 | 169 - 171 | 95 |
| 39 - 40 | 32 | 99 - 100 | 64 | 172 - 173 | 96 |
| 41 | 33 | 101 - 102 | 65 | 174 - 175 | 97 |
| 42 - 43 | 34 | 103 - 104 | 66 | 176 - 177 | 98 |
| 44 - 45 | 35 | 105 - 107 | 67 | 178 - 180 | 99 |
| 46 - 47 | 36 | 108 - 109 | 68 | 181 - 184 | 100 |
| 48 - 49 | 37 | 110 - 111 | 69 | | |

11. WHOLE DOLLAR PREMIUM

This rule applies only to Fire, Theft, Combined Additional Coverage, Comprehensive and Collision coverages.

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellations by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis, and (2) for all other business.

12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON STATE RATE PAGES

A. Other Than Collision

1. 2011 and Subsequent Model Year Vehicles - Symbol 98 Vehicles

Develop the Comprehensive Base Rates for Symbol 98 vehicles by:

- a. Increasing the factor for Symbol 70 by +1.05 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost, and
- b. Applying this factor to the Symbol 11 Base Rate on the state rate pages for the applicable Model Year.

2. 1990-2010 Model Years - Symbol 27 Vehicles

Develop the Comprehensive Base Rates for Symbol 27 vehicles by:

- a. Increasing the factor for Symbol 26 by +1.06 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost, and
- b. Applying this factor to the Symbol 8 Base Rate on the state rate pages for the applicable Model Year.

3. 1982 and Prior Model Year Vehicles

- a. 1976-1982 Symbol 14 Vehicles

Apply the factor 3.19 to the Symbol 7 Base Rate.

- b. 1975 and Prior Vehicles above \$10,000

Increase the Symbol 7 Base Rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

B. Collision

1. 2011 and Subsequent Model Year Vehicles - Symbol 98 Vehicles

Develop the Collision Base Rates for Symbol 98 vehicles by:

- a. Increasing the factor for Symbol 70 by +.10 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost, and
- b. Applying this factor to the Symbol 11 Base Rate on the state rate pages for the applicable Model Year.

2. 1990-2010 Model Years - Symbol 27 Vehicles

Develop the Collision Base Rates for Symbol 27 vehicles by:

- a. Increasing the factor for Symbol 26 by +.10 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost, and
- b. Applying this factor to the Symbol 8 Base Rate on the state rate pages for the applicable Model Year.

3. 1982 and Prior Model Year Vehicles

- a. 1976-1982 Symbol 14 Vehicles

Apply the factor 2.29 to the Symbol 7 Base Rate.

- b. 1975 and Prior Vehicles above \$10,000

Increase the Symbol 7 Base Rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

C. Original Cost means:

1. Original F.O.B. List Price for autos built in U.S.
2. Original Cost New in U.S. for specially built autos.
3. Original Cost New in U.S. for imported autos.

13. SUSPENSION

- A. Under any policy providing just Physical Damage Coverage, only Collision may be suspended.
- B. Liability Coverages may not be suspended for risks for which a financial responsibility filing is in effect.
- C. Insurance may be suspended by endorsement in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days.
 - 1. Insurance may be reinstated upon the named insured's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
 - 2. The reinstatement endorsement shall not extend the policy beyond its original expiration date.

LIABILITY AND COLLISION COVERAGES ONLY

- 3. Pro rata premium credit for the period of suspension shall be granted upon reinstatement subject to a minimum retention by the company of sixty days premium calculated on a short rate basis. The minimum premium retention by the company shall not apply to suspensions under Section F. of this rule.
 - 4. If the policy expires during the period of suspension, the named insured shall be entitled to a pro rata return premium in accordance with the foregoing provisions of this rule.
 - 5. If a policy written for less than one year is suspended but subsequently reinstated and extended for the remainder of such year, or any part thereof, or if such policy expires during the suspension period, pro rata premium credit shall be granted for the period of suspension in accordance with the foregoing provisions of the Policy Period Rule for extension of a short term policy.
- D. If collision or liability coverages are suspended on **all** owned autos, coverage for which separate premiums apply – including Uninsured Motorists Coverage, Underinsured Motorists Coverage, auto death indemnity, total disability, and specific disability benefits coverage, medical payments coverage, non-owned auto or extended liability coverage provided under the use of other autos provisions – may be continued in force without premium adjustment for these coverages.
 - E. If liability or collision is suspended on all private passenger autos owned by an individual or husband and wife, use of other autos coverage for liability only, afforded without separate premium charge may be continued in force. 80% pro rata of the owned auto premium calculated in accordance with the provisions of this rule shall be returned to the insured upon reinstatement of the coverages.
 - F. Insurance covering a private passenger auto which is withdrawn from service for a period of at least thirty (30) consecutive days because of a strike, may be suspended. Pro rata return premium on such vehicles shall be granted in accordance with Section (C) provided the insured furnishes the company with a letter requesting the return premium. The letter shall be written on the insured's letterhead, signed by an executive of the company and shall include the following:
 - 1. A description of each auto.
 - 2. The dates between which it was laid up because of the strike.
 - 3. A statement by the insured that he agrees to reimburse the company for any payment made by the company on account of any accident, claim or suit involving a coverage for an auto described in the letter for which return premium has been allowed by the company.

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage ONLY

1. Owners – (Class Code – Refer to Statistical Plan)

Bodily Injury and Property Damage Uninsured Motorists Coverage shall be afforded under every auto liability policy insuring the owner of a motor vehicle registered or principally garaged in North Carolina.

Exceptions

This coverage shall not apply when a named insured has purchased a policy with Bodily Injury Liability Coverage limits greater than \$30,000/\$60,000.

Uninsured Motorist Coverage Only is available only if the insured has purchased Bodily Injury Liability limits of \$30,000/60,000. The limits of Uninsured Motorist Bodily Injury Coverage shall be \$30,000/\$60,000 unless the insured purchases a higher limit of Uninsured Motorist Bodily Injury Coverage but in no event shall an insurer be required to sell Uninsured Motorists Bodily Injury Coverage at limits that exceed \$1,000,000/\$1,000,000. The limit of Uninsured Motorist Property Damage Coverage shall equal the highest limit of liability for Property Damage Liability Coverage for any one vehicle insured under the policy, provided, however, that (1) the limits shall not be required to exceed \$1,000,000 regardless of whether the highest limits of property damage liability coverage for any one vehicle insured under the policy exceed those limits and (2) a named insured may purchase lesser limits of Uninsured Motorist Property Damage Coverage but not less than the property damage liability limits required by North Carolina's financial responsibility law.

Each time a policy is issued or renewed, the insurer shall notify the named insured as provided in section C. of this Rule.

a. Rates

The per policy rates for Uninsured Motorists Coverage are as follows:

B.I. UM Coverage

| | Single Vehicle* Policy | Multi-Vehicle* Policy |
|-------------|-----------------------------------|----------------------------------|
| \$ 30/60 | \$ 14 | \$ 33 |
| 50/100 | 15 | 35 |
| 100/200 | 17 | 40 |
| 100/300 | 18 | 42 |
| 300/300 | 21 | 50 |
| 250/500 | 22 | 52 |
| 500/500 | 23 | 54 |
| 500/1,000 | 25 | 59 |
| 1,000/1,000 | 26 | 61 |

P.D. UM Coverage

| | Single Vehicle* Policy | Multi-Vehicle* Policy |
|-----------|-----------------------------------|----------------------------------|
| \$ 25,000 | \$ 2 | \$ 5 |
| 50,000 | 3 | 7 |
| 100,000 | 4 | 9 |
| 250,000 | 6 | 14 |
| 500,000 | 8 | 19 |
| 750,000 | 10 | 24 |
| 1,000,000 | 11 | 26 |

For limits other than those shown, charge the premium for the next higher limit.

* For the purposes of this rule, the term vehicle includes a private passenger auto, motorcycle, golfmobile or other miscellaneous type vehicle.

* These rates are not subject to modification under the provisions of any rating plan or other manual rule.

14. MISCELLANEOUS COVERAGES (Cont'd)

b. Additional Persons

Bodily Injury Uninsured Motorists Coverage Only may be extended to an executive officer, partner or employee of the named insured provided such additional person does not own an auto.

The charge for each additional person shall be the single car policy rate shown above.

2. Non-Owners – (Class Code 990000)

a. A Named Non-Owner Liability Policy may be extended to provide Uninsured Motorists Coverage. The annual charge per policy shall be the single car policy rate shown above for the limits of coverage selected.

b. Bodily Injury Uninsured Motorists Coverage Only may be afforded to any person who does not own an auto and who is not otherwise afforded Uninsured Motorists Coverage.

Such coverage shall be written for a period of one year or three years. The charge for each person covered shall be the minimum limits single car policy rate multiplied by the following factor:

| Policy Term | Factor |
|--------------------|---------------|
| One Year | 3.50 |
| Three Years | 5.50 |

B. Combined Uninsured/Underinsured Motorists Coverage

1. Owners – (Class Code – Refer to Statistical Plan)

Combined Uninsured/Underinsured Motorists Coverage shall be afforded under every auto liability policy insuring the owner of a motor vehicle registered or principally garaged in North Carolina.

Exceptions

This coverage shall not apply when a named insured has purchased a policy with Bodily Injury Liability Coverage limits not greater than \$30,000/\$60,000.

The limits of Uninsured/Underinsured Motorist Bodily Injury Coverage shall equal the highest limits of liability for Bodily Injury Liability Coverage for any one vehicle insured under the policy provided, however, that (1) the limits shall not be required to exceed \$1,000,000/\$1,000,000 regardless of whether the highest limits of bodily injury liability coverage for any one vehicle insured under the policy exceed those limits, (2) a named insured may purchase greater or lesser limits, except that the limits must exceed the bodily injury liability limits required by North Carolina's financial responsibility law, and in no event shall an insurer be required to sell combined uninsured/underinsured motorist bodily injury coverage at limits that exceed \$1,000,000/\$1,000,000, and (3) the limits shall be equal to the limits of uninsured motorist bodily injury coverage purchased. The limit of Uninsured Motorist Property Damage Coverage sold with Combined Uninsured/Underinsured Motorist Bodily Injury Coverage, shall equal the highest limit of liability for Property Damage Liability Coverage for any one vehicle insured under the policy, provided, however, that (1) the limits shall not be required to exceed \$1,000,000 regardless of whether the highest limits of property damage liability coverage for any one vehicle insured under the policy exceed those limits and (2) a named insured may purchase lesser limits of Uninsured Motorist Property Damage Coverage but not less than the property damage liability limits required by North Carolina's financial responsibility law.

Each time a policy is issued or renewed, the insurer shall notify the named insured as provided in section C. of this Rule.

2. Rates

The per policy rates for Combined Uninsured/Underinsured Motorists Coverage are as follows:

| B.I. UM/UIM Coverage | | |
|-----------------------------|-----------------------------------|----------------------------------|
| | Single Vehicle* Policy | Multi-Vehicle* Policy |
| \$ 50/100 | \$ 25 | \$ 59 |
| 100/200 | 44 | 104 |
| 100/300 | 54 | 127 |
| 300/300 | 74 | 175 |
| 250/500 | 87 | 205 |
| 500/500 | 121 | 285 |
| 500/1,000 | 136 | 321 |
| 1,000/1,000 | 153 | 361 |

14. MISCELLANEOUS COVERAGES (Cont'd)

| | P.D. UM/UIM Coverage | |
|-----------|---------------------------|--------------------------|
| | Single Vehicle* Policy | Multi-Vehicle* Policy |
| \$ 25,000 | \$ 2 | \$ 5 |
| 50,000 | 3 | 7 |
| 100,000 | 4 | 9 |
| 250,000 | 6 | 14 |
| 500,000 | 8 | 19 |
| 750,000 | 10 | 24 |
| 1,000,000 | 11 | 26 |

For limits other than those shown, charge the premium for the next higher limit.

* For the purposes of this rule, the term vehicle includes a private passenger auto, motorcycle, golfmobile or other miscellaneous type vehicle.

These total rates are not subject to modification under the provisions of any rating plan or other manual rule.

C. Notice

Every insurer that sells motor vehicle liability policies shall, when issuing and renewing a policy, give reasonable notice to the named insured of all of the following:

- (1) The named insured is required to purchase uninsured motorist bodily injury coverage, uninsured motorist property damage coverage, and, if applicable, underinsured motorist bodily injury coverage.
- (2) The named insured's uninsured motorist bodily injury coverage limits shall be equal to the highest limits of bodily injury liability coverage for any one vehicle insured under the policy unless the insured elects to purchase greater or lesser limits for uninsured motorist bodily injury coverage.
- (3) The named insured's uninsured motorist property damage coverage limits shall be equal to the highest limits of property damage liability coverage for any one vehicle insured under the policy unless the insured elects to purchase lesser limits for uninsured motorist property damage coverage.
- (4) The named insured's underinsured motorist bodily injury coverage limits, if applicable, shall be equal to the highest limits of bodily injury liability coverage for any one vehicle insured under the policy unless the insured elects to purchase greater or lesser limits for underinsured motorist bodily injury coverage.
- (5) The named insured may purchase uninsured motorist bodily injury coverage and, if applicable, underinsured motorist coverage with limits up to one million dollars (\$1,000,000) per person and one million dollars (\$1,000,000) per accident.

The insurer shall be deemed to have given reasonable notice if it includes, in at least 12 point type, Form NC 03 40 02 10- Notice Of Right To Purchase Higher Limits of UM/UIM or substantially similar language as a notice accompanying the original and renewal declarations page or if it includes, in at least 12 point type, the same language as the language in said form, or substantially similar language, on the policy's original and renewal declarations page.

D. Deductible Insurance

1. Deductible Liability Insurance is not available for vehicles classified and rated in accordance with the rules of this Manual.

2. Collision Deductibles for Which No Premiums Are Shown

- \$ 25 Deduct. (071) – Charge 150% of the \$50 Deduct. Collision Premium
- \$ 50 Deduct. (072) – Charge 102% of the \$100 Deduct. Collision Premium
- \$ 200 Deduct. (073) – Charge 97% of the \$100 Deduct. Collision Premium
- \$ 250 Deduct. (076) – Charge 95% of the \$100 Deduct. Collision Premium
- \$ 500 Deduct. (077) – Charge 88% of the \$100 Deduct. Collision Premium
- \$ \$1,000 Deduct. (078) – Charge 77% of the \$100 Deduct. Collision Premium

3. Comprehensive Deductibles for Which No Premiums Are Shown

- \$ 50 Deduct. (003) – Charge 95% of the Full Coverage Comprehensive Premium
- \$ 100 Deduct. (010) – Charge 90% of the Full Coverage Comprehensive Premium
- \$ 250 Deduct. (055) – Charge 77% of the Full Coverage Comprehensive Premium
- \$ 500 Deduct. (726) – Charge 60% of the Full Coverage Comprehensive Premium
- \$ 1,000 Deduct. (727) – Charge 50% of the Full Coverage Comprehensive Premium

4. Theft – \$50 Deductible – Charge 75% of the Full Coverage Theft Rate.

E. Extended Transportation Expenses Coverage

1. Eligibility

Only policies providing Comprehensive Coverage may be afforded either Extended Transportation Expenses Coverage or Increased Limits Transportation Expenses Coverage.

14. MISCELLANEOUS COVERAGES (Cont'd)

2. Rating

The rates for this coverage are not subject to classification rating or modification by any rating plan.

| Coverage | Annual Rate Per Auto |
|---|----------------------|
| \$15/\$450 Extended Transportation Expenses Coverage (Cov. Code 704) | \$10 |
| \$30/\$900 Increased Limits Transportation Expenses Coverage (Cov. Code 706) | \$20 |
| \$50/\$1,500 Additional Increased Limits Transportation Expenses Coverage (Cov. Code 768) | \$32 |

3. Endorsement

Attach the extended transportation expenses coverage endorsement to the policy.

F. Towing and Labor Costs

- This coverage may be written only for Private Passenger Autos.
- The available limit and rates are:

| Limit Per Disablement | Rate – Per Car, Per Year |
|---------------------------------------|--------------------------|
| \$ 25 | \$2 |
| 50 | 4 |
| 100 | 6 |
| None (subject to coverage provisions) | 13 |

- Attach applicable endorsement.

G. Coverage For Damage To Your Auto – Coverage For Audio, Visual And Data Electronic Equipment

1. Coverage

Electronic equipment or devices that record, emit, amplify, receive or transmit audio, visual or data signals which are permanently installed by the vehicle's manufacturer are automatically covered under the policy without additional premium charge. Such equipment includes, but is not limited to:

- Radios and stereos;
- Tape decks;
- Compact disk players or recorders;
- Citizens band radios;
- Telephones;
- Two-way mobile radios;
- Scanning monitor receivers;
- Television monitor receivers;
- Video cassette players or recorders;
- Audio cassette players or recorders;

k. Personal computers; or

l. Digital videodisk players or recorders.

However, electronic equipment or devices that record, emit, amplify, receive or transmit audio, visual or data signals which are permanently installed by **other than** the vehicle's manufacturer are subject to a sublimit of \$1,000. This sublimit may be increased to any one of the limits with the premiums per auto shown in the table below. Permanently installed means installed by bolts, brackets, or welding in a location in accordance with applicable laws and regulations for the installation of such equipment or device.

Coverage is not available for loss to:

- equipment designed or used to detect or deter radar, laser, or other speed monitoring equipment whether or not permanently installed; or
- tapes, records, discs or other media.

2. Rating

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.

| Maximum Limit Of Liability For Electronic Equipment | Premium Per Auto |
|---|------------------|
| \$ 1,500 | \$ 30 |
| 2,000 | 60 |
| 2,500 | 90 |
| 3,000 | 120 |
| 3,500 | 150 |
| 4,000 | 180 |
| 4,500 | 210 |
| 5,000 | 240 |

For limits in excess of \$5,000, charge an additional \$30 per \$500 of coverage.

3. Endorsement

Attach Coverage For Damage To Your Auto Customizing Equipment Coverage, Coverage For Audio, Visual And Data Electronic Equipment Endorsement **NC 03 15**, to the policy.

H. Auto Death Indemnity Or Benefits, Specific Disability Benefits And Total Disability Benefits Rates

- Automobile Death Indemnity or Benefit, Specific Disability Benefits and Total Disability Benefits are available to any person under a policy affording auto bodily injury liability insurance with respect to an auto classified or rated as a private passenger auto.

2. Annual rates per person insured:

- Coverage **A** – Auto Death Indemnity or Benefit (Class Code 904000)

| Principal Sum | Annual Rate |
|---------------|-------------|
| \$ 5,000 | \$2 |
| 10,000 | 4 |

14. MISCELLANEOUS COVERAGES (Cont'd)

- b. Coverages A and B – Auto Death Indemnity or Benefit and Specific Disability Benefits

Dismemberment and Loss of Sight and Fractures and Dislocations. (Class Code 907000)

| Principal Sum | Annual Rate |
|---------------|-------------|
| \$ 5,000 | \$3 |
| 10,000 | 5 |

- c. Coverage C – Total Disability Benefits – (Class Code 903000)

| Weekly Indemnity | Annual Rate |
|------------------|-------------|
| \$25 | \$3 |
| 35 | 3 |
| 50 | 6 |

- d. Coverage D – Total Disability Benefits – Maximum 200 weeks. (Class Code 905000)

| Weekly Indemnity | Annual Rate |
|------------------|-------------|
| \$25 | \$2 |
| 35 | 3 |
| 50 | 5 |

- 3. For the addition of one or more of the coverages to outstanding policies, charges per month, or fraction thereof, of 10% of the applicable annual rates shall be made. These charges shall be subject to a minimum total charge of \$2 per policy or endorsement, and to a maximum total charge of the total of the annual rates for the coverages afforded.

I. Repair or Replacement Coverages

1. Five Year Coverage

- a. Coverage for Damage to Your Auto can be changed from ACTUAL CASH VALUE to REPLACEMENT COST for losses caused by other than fire, theft, larceny, malicious mischief or vandalism.
- b. Repair or Replacement Coverage is available:
 - (1) Only for autos purchased new.
 - (2) Only if this coverage is added within 60 days after purchase of the new auto. If the coverage is added after the date of purchase of the new auto, coverage does not become effective until the date of purchase of this coverage.
 - (3) Only if this coverage is maintained continuously on the auto.
 - (4) If the auto is not more than 5 years old. The age of the auto shall be determined by subtracting the year the endorsement was first added to the policy for that auto from the year of inception of the current annual period of the policy.
 - (5) Only if the collision and other than collision coverages are carried for the auto.

- c. Rates

Charge 15% of the combined collision and other than collision premiums.

- d. Attach Endorsement **NC 03 11**.

2. One Year Coverage

- a. Coverage for Damage to Your Auto can be changed from ACTUAL CASH VALUE to REPLACEMENT COST.

- b. Replacement Cost Coverage is available:

- (1) Only for autos purchased new by the policyholder or applicant with less than 150 miles on the odometer.
- (2) Only if this coverage is added within 60 days after the purchase of the new auto. If the coverage is added after the date of purchase of the new auto coverage does not become effective until the date of purchase of this coverage.
- (3) Only if this coverage is maintained continuously on the auto.
- (4) Only if collision and other than collision coverages are carried for the auto.

- c. Rates

Charge 10% of the combined collision and other than collision premiums.

- d. Duration of Coverage

This coverage will apply until one year from the date of purchase of the new auto or an odometer reading of 15,000 miles, whichever comes first.

- e. Attach Endorsement **NC 03 12**.

J. Coverage for Rented Vehicles

- 1. Insurers may offer coverage for rented vehicles with every motor vehicle policy covering a motor vehicle registered in North Carolina. Attach the Coverage for Rented Vehicles endorsement to the policy.
- 2. Rating
 - a. To add Coverage for Rented Vehicles, charge an annual premium of \$4 for personal auto liability policies which provide both comprehensive and collision coverages.
 - b. To add Coverage for Rented Vehicles, charge an annual premium of \$16 for personal auto liability policies which do not provide both comprehensive and collision coverages.
 - c. The premium for Coverage for Rented Vehicles is not subject to classification or modification by any rating plan.
- 3. Cancellation

If Coverage for Rented Vehicles is cancelled by the insured, the entire annual premium shall be fully earned by the company.

14. MISCELLANEOUS COVERAGES (Cont'd)

K. Original Equipment Manufacturer (OEM) Parts Loss Settlement

1. Coverage

A loss settlement Original Equipment Manufacturer (OEM) Parts coverage option may be made available when physical damage coverage is afforded under a policy. The OEM parts loss settlement option is subject to the following:

- a. If a repair results in the replacement of exterior sheet metal and/or exterior plastic parts, OEM parts shall be used if such parts are available.

If OEM parts are not available, non-OEM parts may be used.

- b. If a repair results in the replacement of any damaged parts other than exterior sheet metal and/or exterior plastic parts, the insurer may require or specify the use of non-OEM parts.

2. Rating

Charge 5% of the otherwise applicable premium for Comprehensive and 5% of the otherwise applicable premium for Collision coverages.

3. Endorsement

Attach the Loss Settlement – Original Equipment Manufacturer Parts Endorsement to the policy.

L. Coverage For Damage To Your Auto – Customizing Equipment Coverage

1. Coverage

Custom furnishings or equipment are automatically covered under the policy up to \$1,000 without additional premium charge. This limit may be increased.

Custom furnishings or equipment includes, but is not limited to:

- a. Special carpeting and insulation, furniture or bars;
- b. Facilities for cooking and sleeping;
- c. Height extending roofs or ladders;
- d. Custom windows, murals, paintings or other decals or graphics;
- e. Tool boxes and fifth wheel conversions;
- f. Side exhausts and headers;
- g. Winches and roll bars;
- h. Special wheels/tires; or

- i. Body or suspension alterations.

Note

The optional coverage buybacks for customized furnishings or equipment that are described in 2. below do not apply to the following:

- Camper bodies (refer to Rule 19.A.); and
- Caps, covers or bedliners.

2. Rating

- a. The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply for this coverage.

- b. The \$1,000 limit for custom furnishings or equipment may be increased to any one of the limits with premiums per auto shown below.

| Maximum Limit of Liability For Customizing Equipment | Premium Per Auto |
|--|------------------|
| \$ 2,000 | \$ 70 |
| 3,000 | 120 |
| 4,000 | 170 |
| 5,000 | 210 |
| 6,000 | 240 |
| 7,000 | 270 |
| 8,000 | 300 |
| 9,000 | 320 |
| 10,000 | 340 |
| 11,000 | 360 |
| 12,000 | 380 |
| 13,000 | 400 |
| 14,000 | 420 |
| 15,000 | 440 |
| 16,000 | 460 |
| 17,000 | 480 |
| 18,000 | 500 |
| 19,000 | 520 |
| 20,000 | 540 |

For limits in excess of \$20,000, charge \$20 per \$1000 of coverage.

3. Endorsement

Attach Coverage For Damage To Your Auto Customizing Equipment Coverage, Coverage For Audio, Visual And Data Electronic Equipment Endorsement **NC 03 15**, to the policy.

15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS

For risks not eligible for rating under the Safe Driver Insurance Plan, a surcharge of 35% shall be applied in addition to the surcharge of 50%, 25% or 5% applicable under this Rule.

15. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS (Cont'd)

For risks rated under the Safe Driver Insurance Plan, the additional charge for each risk shall be \$4 for the period of coverage. The \$4 charge shall not be subject to modification under the provisions of any rating plan or other manual rate.

A. Surcharges

1. Surcharges apply to Liability coverages only.
2. The appropriate charges shown below shall be applied to the final premium for the affected coverages for the period of time the certificate is required but not more than three years (after 3 years of 5% surcharge applies) as follows:
 - a. 50% for driving a motor vehicle while intoxicated, or failing to stop and report when involved in an accident, or homicide or assault arising out of the operation of a motor vehicle.
 - b. 25% for driving a motor vehicle at an excessive rate of speed or in a reckless manner, where an injury to person or damage to property actually results therefrom.
 - c. 5% for any reason requiring filing.

B. Owners

1. If an owner is required to file evidence of financial responsibility for owned autos and for the operation of autos which he does not own, the additional premium shall be computed by applying the proper surcharge to the sum of the premium for the highest rated auto owned by the insured and the total nonownership liability premium, modified in accordance with any applicable rating plan.
2. In all other cases, the additional premium shall be computed by applying the proper surcharge to the premium for the highest rated auto owned by the insured modified in accordance with any applicable rating plan.

C. Non-Owners

1. If a policy is written to insure a named individual, the additional premium shall be computed by applying the proper surcharge to the premium for the policy.
2. If coverage is provided under a policy which has been extended to cover a named individual in accordance with Rule 17. – Extended Non-Owned Liability Coverage, the additional premium shall be computed by applying the proper surcharge to:
 - a. The rates for the highest rated auto insured under the policy for the rating territory in which the named individual is located, or
 - b. If there is no auto at such location, 170% of the private passenger Base Rates for the territory in which the named individual is located.

16. NAMED NON-OWNER POLICY

(For individuals who do not own an auto)

- A. Liability and Medical Payments Coverage
Charge 90% of the premium that would apply if such individual owned an auto.
- B. Uninsured Motorists Insurance and Underinsured Motorists Insurance
Refer to Rule 14.
- C. Attach the named non-owner coverage endorsement.

17. EXTENDED NON-OWNED LIABILITY COVERAGE (PERSONAL AUTO POLICY ONLY)

A. Liability Coverage

Liability coverage may be extended to an individual described below:

1. The insured named in the policy, including the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use but is NOT employed by a garage:
 - a. When no Primary Liability insurance is in effect on the auto, charge 50% of the liability premium which would apply if the furnished auto were being specifically insured as an owned auto by the individual.
 - b. When there is Primary Liability insurance in effect on the auto or if the auto is used in the business of the United States Government, charge the premiums per person shown in the table below:

| Person Named | Bodily Injury \$30/60 | Property Damage \$25,000 |
|--------------------------|-----------------------|--------------------------|
| Insured Named and Spouse | \$3 | \$1 |
| Relative | 6 | 2 |

2. The insured named in the policy, including the spouse if a resident of the same household, or a resident relative who is furnished an auto for regular use and is employed by a garage:
 - a. When garage has no liability insurance charge 170% of Base Rate for Liability
 - b. When garage has liability insurance, refer to Company.
3. In all other situations, charge the premiums per person shown in the table below:

| Person Named | Bodily Injury \$30/60 | Property Damage \$25,000 |
|--------------------------|-----------------------|--------------------------|
| Insured Named and Spouse | \$3 | \$1 |
| Relative | 6 | 2 |

17. EXTENDED NON-OWNED LIABILITY COVERAGE (PERSONAL AUTO POLICY ONLY) (Cont'd)

B. Medical Payments

Medical Payments coverage is available only if Bodily Injury and Property Damage coverages are extended. Medical Payments shall be provided at the same limits as the Medical Payments limit of policy to which attached. Premiums per person are displayed below.

| Medical Payments Limits of Policy to Which Attached | Auto Furnished for Regular Use | Auto Not Furnished For Regular Use |
|---|--------------------------------|------------------------------------|
| \$ 500 | \$ 4 | \$ 2 |

Use the factors in Rule 18.D. to determine premiums for Medical Payments limits above \$500.

18. INCREASED LIMITS

A. The tables in Sections B. and C. below contain the factors to be applied to the appropriate basic limits rates for Bodily Injury or Property Damage Liability.

Refer to company for limits not displayed in these tables.

B. 30/60 Split Limit Bodily Injury Liability Increased Limits Table

Applicable to 30/60 Split Limit Bodily Injury Liability Rates Only:

| Total Limits | Factor |
|--------------|--------|
| \$ 30/60 | 1.00 |
| 50/100 | 1.18 |
| 100/100 | 1.31 |
| 100/200 | 1.39 |
| 100/300 | 1.40 |
| 300/300 | 1.62 |
| 250/500 | 1.66 |
| 500/1,000 | 1.85 |
| 1,000/1,000 | 1.96 |
| 1,000/2,000 | 2.02 |

C. \$25,000 Property Damage Liability Increased Limits Table

Applicable to \$25,000 Property Damage Liability Rates Only:

| Limit | Factor | Limit | Factor |
|---------|--------|-----------|--------|
| 25,000 | 1.000 | 250,000 | 1.059 |
| 35,000 | 1.005 | 500,000 | 1.113 |
| 50,000 | 1.010 | 750,000 | 1.153 |
| 100,000 | 1.030 | 1,000,000 | 1.202 |

D. Medical Payments Increased Limits

Applicable to \$500 Medical Payments Rates Only:

| Total Medical Payments Limits | Factor |
|-------------------------------|--------|
| \$ 750 | 1.33 |
| 1,000 | 1.60 |
| 2,000 | 2.34 |
| 5,000 | 3.38 |
| 10,000 | 3.86 |
| 25,000 | 4.53 |
| 50,000 | 5.13 |
| 75,000 | 5.39 |
| 100,000 | 5.50 |

E. Single Limit Coverages

The premium for single limit liability coverages shall be calculated as follows:

1. Apply a single discount of 3% to both the Bodily Injury and the Property Damage normal factors for separate limits equal to the desired single limit.
2. Calculate the separate Bodily Injury and Property Damage premiums, the sum of which is the combined premium.

19. MISCELLANEOUS TYPES

A. Trailers Designed for Use with Private Passenger Autos

Coverage may be provided for:

1. Recreational Trailers

Non-self-propelled units equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities).

To be eligible for coverage, insured must maintain a separate and permanent residence other than the recreational trailer.

Note

1. Camper trailers shall be rated as Recreational Trailers.
2. A portable camper body used with a pickup truck shall be rated as a Recreational Trailer. The pickup truck shall be rated in accordance with Rule 4.F.

19. MISCELLANEOUS TYPES (Cont'd)

2. Other Trailers

All non-self-propelled units not included above.

Liability and Medical Payments Coverages

A Personal Auto Policy affording Liability and Medical Payments Coverage also covers trailers as described above for these coverages without additional premium charge and without specific description of the trailers when used with a private passenger auto.

Other Policies affording Liability and Medical Payments Coverage will also provide this coverage for trailers without additional premium charge and without specific description of the trailer except when the trailer is used with any auto owned or hired by the insured and not covered by like insurance in the company.

Refer to company for rates applicable to a trailer described above if:

1. Used with any auto owned or hired by the insured and not covered by like insurance in the company, or
2. No auto is owned by the insured.

Medical Payments Insurance

Medical payments insurance is available for a home trailer, office trailer, store trailer or display trailer, if used with a private passenger auto.

The rate shall be three times the medical payments rate for the applicable private passenger classification for the territory in which the risk is located.

Farm Wagons and Farm Implements:

Coverage is afforded without additional charge for farm wagons or farm implements when attached to private passenger type autos.

Physical Damage Coverages Only

Trailers are to be insured as separate items with separate premiums shown for each unit. If deductible coverage is written, the deductible shall apply separately to each unit.

1. Recreational Trailers – All Classes – Entire State

a. Contents

- (1) Auto Home Contents Coverage for Fire and Lightning and Combined Additional Coverage (including or excluding malicious mischief and vandalism) may be added.

Fire – Charge fire rate applicable to Mobilehome Insured.

Combined Additional Coverage Including Malicious Mischief and Vandalism – 25 cents per \$100.

Combined Additional Coverage Excluding Malicious Mischief and Vandalism – 20 cents per \$100.

Apply to company for endorsement.

- (2) Auto Home Coverage for TV antennas, awnings, and cabanas or equipment designed to create additional living facilities may be added.

Covered Property Coverage – \$50 Deductible – (Coverage Code 069) Charge \$1.45.

Coverage Property Coverage – \$100 Deductible – (Coverage Code 069) Charge \$1.15.

Attach Applicable Endorsement.

- b. Fire Rate – (new & old) – \$0.45
- c. Theft Rate – (new & old) – \$0.10
- d. Windstorm Rate – (new & old) – \$0.05
- e. Combined Additional Coverage without Malicious Mischief and Vandalism Rate – (new & old) – \$0.10
- f. Combined Additional Coverage with Malicious Mischief and Vandalism Rate – (new & old) – \$0.15
- g. Comprehensive

| | | |
|--------------------|-----------------|----------|
| Full Coverage | (Cov. Code 01) | – \$1.45 |
| \$ 50 Deductible | (Cov. Code 03) | – 1.25 |
| \$ 100 Deductible | (Cov. Code 10) | – 1.10 |
| \$ 250 Deductible | (Cov. Code 055) | – 0.95 |
| \$ 500 Deductible | (Cov. Code 726) | – 0.75 |
| \$1,000 Deductible | (Cov. Code 727) | – 0.50 |

19. MISCELLANEOUS TYPES (Cont'd)

h. Collision Premiums – All Classes – Entire State

| Original Cost | Deductibles | | | | | | | | | | | |
|----------------|-------------|-------|-------|------|-------|------|-------|------|-------|------|--------|------|
| | \$50 | | \$100 | | \$200 | | \$250 | | \$500 | | \$1000 | |
| | New | Old | New | Old | New | Old | New | Old | New | Old | New | Old |
| 0 – 600 | \$ 24 | \$ 19 | \$ 10 | \$ 8 | \$ 9 | \$ 7 | \$ 7 | \$ 6 | \$ 6 | \$ 5 | \$ 5 | \$ 4 |
| 601 – 800 | 26 | 21 | 12 | 9 | 11 | 9 | 8 | 6 | 7 | 6 | 6 | 5 |
| 801 – 1,050 | 29 | 23 | 13 | 10 | 12 | 10 | 9 | 7 | 8 | 6 | 7 | 6 |
| 1,051 – 1,300 | 31 | 25 | 15 | 12 | 14 | 11 | 10 | 8 | 9 | 7 | 8 | 6 |
| 1,301 – 1,600 | 34 | 27 | 18 | 14 | 16 | 13 | 13 | 10 | 11 | 9 | 9 | 7 |
| 1,601 – 1,900 | 37 | 30 | 20 | 16 | 18 | 14 | 15 | 12 | 12 | 10 | 10 | 8 |
| 1,901 – 2,400 | 42 | 34 | 23 | 18 | 21 | 17 | 18 | 14 | 14 | 11 | 12 | 10 |
| 2,401 – 3,000 | 47 | 38 | 28 | 22 | 25 | 20 | 21 | 17 | 17 | 14 | 14 | 11 |
| 3,001 – 4,000 | 56 | 45 | 34 | 27 | 31 | 25 | 25 | 20 | 20 | 16 | 17 | 14 |
| 4,001 – 5,000 | 66 | 53 | 42 | 34 | 38 | 30 | 30 | 24 | 25 | 20 | 21 | 17 |
| 5,001 – 6,000 | 77 | 62 | 50 | 40 | 45 | 36 | 35 | 28 | 30 | 24 | 25 | 20 |
| 6,001 – 7,000 | 87 | 70 | 58 | 46 | 52 | 42 | 41 | 33 | 35 | 28 | 29 | 23 |
| 7,001 – 8,000 | 98 | 78 | 66 | 53 | 59 | 47 | 46 | 37 | 40 | 32 | 33 | 26 |
| 8,001 – 9,000 | 108 | 86 | 74 | 59 | 67 | 54 | 52 | 42 | 44 | 35 | 37 | 30 |
| 9,001 – 10,000 | 119 | 95 | 82 | 66 | 74 | 59 | 57 | 46 | 49 | 39 | 41 | 33 |

(1) "New" means purchased new not more than 18 months prior to date insurance attaches.

"Old" – All Others

(2) For Recreational Trailers having a cost exceeding \$10,000, the indicated premiums for the \$9,001 to \$10,000 group shall be increased 10% per \$1,000 or fractions thereof in excess of \$10,000.

(3) The premiums shown above are subject to a retained Minimum Premium equal to 25% of the annual premium applicable.

2. All Other Trailers – All Classes – Entire State

All Non-Self-Propelled Units Not Included in Paragraph 1. Above.

Rates Per \$100 of Insurance

| Coverage | Rates |
|---|--------|
| Fire | \$0.10 |
| Theft | 0.05 |
| Windstorm | 0.05 |
| Combined Additional Coverage without Malicious Mischief & Vandalism | 0.10 |
| Combined Additional Coverage with Malicious Mischief & Vandalism | 0.15 |
| Comprehensive – Full Coverage – (Cov. Code 01) | 0.55 |
| Comprehensive – \$50 Deductible – (Cov. Code 03) | 0.37 |

COLLISION PREMIUMS – ALL CLASSES – ENTIRE STATE

| Original Cost New at Factory | \$25 Deduct. | \$50 Deduct. | \$100 Deduct. |
|------------------------------------|--------------|--------------|---------------|
| \$ 0 – \$ 400 | \$ 7 | \$ 4 | \$ 3 |
| 401 – 600 | 9 | 6 | 5 |
| 601 – 800 | 12 | 8 | 6 |
| 801 – 1,000 | 15 | 10 | 8 |
| 1,001 – 1,500 | 23 | 15 | 12 |
| 1,501 – 2,000 | 29 | 19 | 15 |
| 2,001 – 2,500 | 35 | 23 | 18 |
| 2,501 – 3,000 | 41 | 27 | 22 |
| Each Additional \$500 Over \$3,000 | 5 | 4 | 3 |

19. MISCELLANEOUS TYPES (Cont'd)

B. Motorcycles, Motorscooters, Motorbikes, Mopeds and Other Similar Motor Vehicles Not Used for Commercial Purposes

With respect to voluntary risks and "clean risks" ceded to the North Carolina Reinsurance Facility, determine the appropriate premium by applying the following factors to the applicable voluntary private passenger bodily injury, property damage and medical payments* rates. For Uninsured Motorists Coverage and Combined Uninsured/Underinsured Motorists Coverage, charge the applicable private passenger premium shown in Rule 14.

| Engine Size Cubic Centimeters (cc) | Bodily Injury and Property Damage | Medical Payments* |
|------------------------------------|-----------------------------------|-------------------|
| 0 – 499 | 0.16 | 0.36 |
| 500 – 1249 | 0.26 | 0.36 |
| 1250 – 1499 | 0.36 | 0.36 |
| 1500 – up | 0.47 | 0.36 |

* Note: Medical Payments coverage for these vehicles is not eligible for cession to the North Carolina Reinsurance Facility

With respect to other than "clean risks" ceded to the North Carolina Reinsurance Facility, determine the appropriate premium by applying the following factors to the applicable ceded private passenger bodily injury and property damage rates. For Uninsured Motorists Coverage and Combined Uninsured/Underinsured Motorists Coverage, charge the applicable private passenger premium shown in Rule 14.

| Engine Size Cubic Centimeters (cc) | Bodily Injury and Property Damage |
|------------------------------------|-----------------------------------|
| 0 – 499 | 0.17 |
| 500 – 1249 | 0.27 |
| 1250 – 1499 | 0.37 |
| 1500 – up | 0.48 |

C. SNOWMOBILES and similar vehicles equipped for travel over ice and snow, used principally off public roads, shall be rated as follows:

Liability Coverages Only

(Class Code 967000) – Excluding Passenger Hazard

(Class Code 959000) – Including Passenger Hazard

1. Bodily Injury (excluding the passenger hazard) – \$20, \$30,000/60,000 limits.
Bodily Injury (including the passenger hazard) – \$60, \$30,000/60,000 limits.
2. Property Damage – \$10, \$25,000 limits
3. Medical Payments – \$10, \$500 per person (no other limits).
4. Uninsured Motorists Coverage
Charge rates shown in Rule 14.
5. All rates apply for the period of coverage.
6. The applicable endorsement shall be attached to the policy.

Physical Damage Coverages Only

(Class Code 959000)

7. Comprehensive
\$100 Deductible – \$2.00 per \$100.
8. Collision
\$100 Deductible – \$2.00 per \$100.

Note

- a. Only Stated Amount Coverage is available.
- b. A snowmobile and trailer designed to be towed by the snowmobile shall be considered one unit for determining the deductible amount to any loss, provided said trailer is described in the schedule on the endorsement.

19. MISCELLANEOUS TYPES (Cont'd)

- 9. The applicable endorsement shall be attached to the policy.
- 10. All rates apply for the period of coverage.

D. Golfmobiles

Vehicles commonly known as Golfmobiles, used principally off public roads, not used for commercial purposes, with capacity to carry one or more persons.

Note

Vehicles of this type not meeting the above qualifications, rate as a motorcycle.

Liability Coverages Only

- 1. Charge 25% of the applicable private passenger Base Premiums. (Class Code 943500)
- 2. All rates apply for the period of coverage.

Physical Damage Coverages Only

Fire – \$.60 per \$100 of Insurance.
Theft – \$.20 per \$100 of Insurance.

Collision –

| Original Cost New | \$25 Ded. | \$50 Ded. | \$100 Ded. |
|-------------------|-----------|-----------|------------|
| \$ 0 – 750 | \$16 | \$10 | \$ 8 |
| 751 & Over | 24 | 15 | 10 |

E. Antique Autos

An antique auto is a motor vehicle of the private passenger type which is 25 or more years old that is maintained solely for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

Liability Coverages Only

Charge 40% of the private passenger base premiums. (Class Code 962000)

Physical Damage Coverages Only

These vehicles are to be insured on Stated Amount basis only. The rates are as shown below (Class Code 962000).

Rate Per \$100 of Insurance

| Deductible | Comprehensive | Collision | Fire | Theft |
|------------|---------------|-----------|-------|-------|
| \$ 50 | \$1.25 | \$1.50 | \$.35 | \$.35 |
| 100 | 1.10 | 1.25 | .31 | .31 |
| 250 | .96 | 1.00 | .27 | .27 |
| 500 | .74 | .75 | .21 | .21 |

F. Classic Autos

A classic auto is a motor vehicle of the private passenger type which is 10 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

Liability, Medical Payments, Uninsured and Underinsured Motorists

Classify and rate as a private passenger auto.

Physical Damage

Attach the coverage for damage to your auto (stated amount maximum limit of liability) endorsement.

- 1. Determine the stated amount of coverage applicable to the vehicle.
- 2. Assign a symbol based on the stated amount, from the Price/Symbol Charts in the Symbol and Identification Manual corresponding to the model year of the vehicle.

Note

Prior to October 1, 1989, the table for 1981-1989 model years in the Symbol and Identification Manual should be used for symbol assignment.

- 3. Classify and rate as a private passenger auto using the base rate for the current model year.

20. FINANCED AUTOS

Financed autos shall be written at manual rates and minimum charges except for single interest coverages.

For single interest rates, rules and forms, refer to company.

21. STATE RATE, TERRITORY SHEETS

- A. The state rate sheets show rates by territory.
- B. The territory sheets contain the definitions of the territorial divisions into which the state is divided and show for each territory the statistical code and the number of the rate schedule on the state rate sheets to be used.
 - 1. Each territory as defined embraces a certain area, usually a city and its surroundings. In many cases the area so defined includes several smaller cities, towns, and villages. The following provisions are applicable in this connection:
 - a. Any city, town, or village not specifically mentioned as included within a defined territory but which is inside of the boundary of the area so defined, shall take the territory schedule for that defined territory.
 - b. If a city, town, or village extends into more than one defined territory, the territory schedule for the higher rated territory applies to the entire city, town, or village.
 - c. Unless otherwise indicated, if a street, avenue or other public way serves as a dividing line between two territories, except when the public way serves as a boundary line of any political subdivision (state, county, township, city, town, village, etc.), the rates applicable to the lower rated of the two territories shall apply to autos principally garaged on either side of such street or avenue.
 - 2. The territory sheets also contain a list of Important Cities and Towns in a state indicating the counties in which such towns are located and the territories to which they are assigned. The rate territory for a town not listed should be determined as follows:
 - a. Ascertain the county in which the town is located.
 - b. If the name of the county is included in the list of territory definitions for the state as divided into two or more rate territories, it will be necessary to refer to a map to determine in which of the rate territories the town belongs.
 - c. If the county is not so listed, then the entire county and all towns in it take the rates for the Remainder of State schedule.

22. INSTALLMENT PAYMENTS

The total premium for an auto policy is due and payable at the beginning of the policy period, unless the policy is issued on an installment payment basis in accordance with the following rules:

- A. The first installment shall be due on the effective date of the policy and the due date of the last installment shall be no later than one month prior to the policy anniversary date.
- B. An additional charge of \$3.00 shall be made for each installment.
- C. The premium paid to the company exclusive of the total installment payment charge shall never be less than the pro rata charge from the effective date of the policy to the due date of the next installment, where additional installments are to be paid, or to expiration of the policy where no further installments are due.
- D. Flat cancellation shall be accepted on business written on an installment basis only if there has been no coverage under the policy and the policy is returned to the company within thirty days. In all other cases, a pro rata earned premium shall be due to the company.
- E. This rule does not preclude the use of an installment payment plan which provides for deferring the due date of installment if the insurance is under suspension on the original due date.

23. EXCESS INDEMNITY POLICY

Bodily injury and property damage liability limits over primary limits may be afforded under an Excess Indemnity Policy with respect to an automobile classified and rated as a private passenger automobile. Primary insurance must be in force with respect to the automobile and the risk unable to obtain higher limits. If the company providing the excess limits coverage also provides the primary coverage to a risk, a letter of consent, signed by the insured, shall be secured and retained in the company's files. Refer to company for rating.

Bodily injury and property damage excess limits may be afforded separately or in conjunction with Medical Payments Insurance, Medical Payments Coverage is available on a \$100 deductible basis only. Refer to company for rating.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

VOLUNTARY BUSINESS*

| Terr. | BODILY INJURY | | | | PROPERTY DAMAGE | | | MEDICAL PAYMENTS | | | | |
|-------|---------------|--------|---------|---------|-----------------|--------|---------|------------------|------|-------|-------|-------|
| | LIMIT | | | | LIMIT | | | LIMIT | | | | |
| | 30/60 | 50/100 | 100/300 | 300/300 | 25,000 | 50,000 | 100,000 | 500 | 750 | 1,000 | 2,000 | 5,000 |
| | LIMIT CODE | | | | LIMIT CODE | | | LIMIT CODE | | | | |
| | 6 | 6 | 8 | 1 | 4 | 5 | 6 | 1 | 2 | 3 | 4 | 6 |
| 11 | \$132 | \$156 | \$185 | \$214 | \$166 | \$168 | \$171 | \$16 | \$21 | \$26 | \$37 | \$54 |
| 13 | 193 | 228 | 270 | 313 | 193 | 195 | 199 | 24 | 32 | 38 | 56 | 81 |
| 14 | 188 | 222 | 263 | 305 | 189 | 191 | 195 | 23 | 31 | 37 | 54 | 78 |
| 15 | 205 | 242 | 287 | 332 | 183 | 185 | 188 | 25 | 33 | 40 | 59 | 85 |
| 16 | 182 | 215 | 255 | 295 | 195 | 197 | 201 | 23 | 31 | 37 | 54 | 78 |
| 17 | 207 | 244 | 290 | 335 | 200 | 202 | 206 | 26 | 35 | 42 | 61 | 88 |
| 18 | 169 | 199 | 237 | 274 | 174 | 176 | 179 | 21 | 28 | 34 | 49 | 71 |
| 24 | 157 | 185 | 220 | 254 | 151 | 153 | 156 | 19 | 25 | 30 | 44 | 64 |
| 25 | 220 | 260 | 308 | 356 | 186 | 188 | 192 | 27 | 36 | 43 | 63 | 91 |
| 26 | 240 | 283 | 336 | 389 | 164 | 166 | 169 | 30 | 40 | 48 | 70 | 101 |
| 31 | 188 | 222 | 263 | 305 | 175 | 177 | 180 | 23 | 31 | 37 | 54 | 78 |
| 32 | 161 | 190 | 225 | 261 | 162 | 164 | 167 | 20 | 27 | 32 | 47 | 68 |
| 33 | 188 | 222 | 263 | 305 | 147 | 148 | 151 | 23 | 31 | 37 | 54 | 78 |
| 40 | 243 | 287 | 340 | 394 | 205 | 207 | 211 | 30 | 40 | 48 | 70 | 101 |
| 41 | 188 | 222 | 263 | 305 | 189 | 191 | 195 | 23 | 31 | 37 | 54 | 78 |
| 43 | 178 | 210 | 249 | 288 | 155 | 157 | 160 | 22 | 29 | 35 | 51 | 74 |
| 47 | 206 | 243 | 288 | 334 | 157 | 159 | 162 | 26 | 35 | 42 | 61 | 88 |
| 51 | 167 | 197 | 234 | 271 | 189 | 191 | 195 | 21 | 28 | 34 | 49 | 71 |
| 52 | 221 | 261 | 309 | 358 | 209 | 211 | 215 | 27 | 36 | 43 | 63 | 91 |

* Including "clean risks" ceded to the North Carolina Reinsurance Facility.
See Premium Determination Rule for the definition of "clean risks".

CEDED BUSINESS*

| Terr. | BODILY INJURY | | | | PROPERTY DAMAGE | | | MEDICAL PAYMENTS | | | | |
|-------|---------------|--------|---------|---------|-----------------|--------|---------|------------------|------|-------|-------|-------|
| | LIMIT | | | | LIMIT | | | LIMIT | | | | |
| | 30/60 | 50/100 | 100/300 | 250/500 | 25,000 | 50,000 | 100,000 | 500 | 750 | 1,000 | 2,000 | 5,000 |
| | LIMIT CODE | | | | LIMIT CODE | | | LIMIT CODE | | | | |
| | 6 | 6 | 8 | 7 | 4 | 5 | 6 | 1 | 2 | 3 | 4 | 6 |
| 11 | \$179 | \$211 | \$251 | \$297 | \$204 | \$206 | \$210 | \$20 | \$27 | \$32 | \$47 | \$68 |
| 13 | 256 | 302 | 358 | 425 | 232 | 234 | 239 | 28 | 37 | 45 | 66 | 95 |
| 14 | 251 | 296 | 351 | 417 | 228 | 230 | 235 | 27 | 36 | 43 | 63 | 91 |
| 15 | 280 | 330 | 392 | 465 | 222 | 224 | 229 | 31 | 41 | 50 | 73 | 105 |
| 16 | 252 | 297 | 353 | 418 | 241 | 243 | 248 | 28 | 37 | 45 | 66 | 95 |
| 17 | 277 | 327 | 388 | 460 | 249 | 251 | 256 | 30 | 40 | 48 | 70 | 101 |
| 18 | 236 | 278 | 330 | 392 | 216 | 218 | 222 | 26 | 35 | 42 | 61 | 88 |
| 24 | 215 | 254 | 301 | 357 | 183 | 185 | 188 | 24 | 32 | 38 | 56 | 81 |
| 25 | 315 | 372 | 441 | 523 | 237 | 239 | 244 | 34 | 45 | 54 | 80 | 115 |
| 26 | 331 | 391 | 463 | 549 | 202 | 204 | 208 | 36 | 48 | 58 | 84 | 122 |
| 31 | 251 | 296 | 351 | 417 | 214 | 216 | 220 | 27 | 36 | 43 | 63 | 91 |
| 32 | 220 | 260 | 308 | 365 | 196 | 198 | 202 | 24 | 32 | 38 | 56 | 81 |
| 33 | 249 | 294 | 349 | 413 | 181 | 183 | 186 | 27 | 36 | 43 | 63 | 91 |
| 40 | 325 | 384 | 455 | 540 | 249 | 251 | 256 | 36 | 48 | 58 | 84 | 122 |
| 41 | 245 | 289 | 343 | 407 | 237 | 239 | 244 | 27 | 36 | 43 | 63 | 91 |
| 43 | 234 | 276 | 328 | 388 | 191 | 193 | 197 | 26 | 35 | 42 | 61 | 88 |
| 47 | 285 | 336 | 399 | 473 | 192 | 194 | 198 | 31 | 41 | 50 | 73 | 105 |
| 51 | 224 | 264 | 314 | 372 | 234 | 236 | 241 | 25 | 33 | 40 | 59 | 85 |
| 52 | 300 | 354 | 420 | 498 | 256 | 259 | 264 | 33 | 44 | 53 | 77 | 112 |

* Excluding "clean risks" as defined under the Premium Determination Rule.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 11

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | |
| 1 | 19 | 19 | 1 | 22 | 22 | 21 | 20 | 19 | 18 | 18 | 17 | 16 | 15 | 1 | 5 |
| 2 | 25 | 25 | 2 | 31 | 30 | 29 | 28 | 27 | 25 | 24 | 23 | 22 | 20 | 2 | 6 |
| 3 | 32 | 31 | 3 | 35 | 34 | 33 | 31 | 31 | 29 | 28 | 26 | 25 | 23 | 3 | 9 |
| 4 | 37 | 36 | 4 | 39 | 38 | 36 | 35 | 34 | 32 | 30 | 29 | 28 | 25 | 4 | 11 |
| 5 | 41 | 40 | 5 | 44 | 43 | 41 | 40 | 38 | 37 | 35 | 33 | 31 | 29 | 5 | 12 |
| 6 | 45 | 44 | 6 | 50 | 48 | 46 | 44 | 42 | 41 | 39 | 37 | 35 | 32 | 6 | 17 |
| 7 | 50 | 49 | 7 | 54 | 53 | 51 | 48 | 47 | 44 | 42 | 40 | 38 | 35 | 7 | 20 |
| 8 | 54 | 53 | 8 | 59 | 57 | 55 | 53 | 51 | 48 | 46 | 44 | 42 | 38 | 8 | 24 |
| 10 | 58 | 57 | 10 | 64 | 62 | 59 | 57 | 55 | 53 | 50 | 47 | 45 | 41 | 10 | 30 |
| 11 | 62 | 61 | 11 | 69 | 67 | 64 | 61 | 60 | 57 | 54 | 51 | 49 | 45 | 11 | 37 |
| 12 | 65 | 64 | 12 | 76 | 73 | 70 | 67 | 65 | 62 | 59 | 56 | 54 | 49 | 12 | 42 |
| 13 | 67 | 66 | 13 | 81 | 78 | 75 | 72 | 70 | 66 | 63 | 60 | 57 | 53 | 13 | 50 |
| 14 | 71 | 69 | 14 | 87 | 85 | 81 | 78 | 75 | 71 | 68 | 65 | 62 | 57 | 14 | 59 |
| 15 | 74 | 73 | 15 | 96 | 93 | 90 | 86 | 83 | 79 | 75 | 71 | 68 | 63 | 15 | 71 |
| 16 | 77 | 76 | 16 | 106 | 103 | 98 | 94 | 91 | 87 | 83 | 78 | 75 | 68 | 16 | 87 |
| 17 | 80 | 78 | 17 | 117 | 113 | 109 | 104 | 100 | 96 | 91 | 87 | 83 | 76 | 17 | 104 |
| 18 | 83 | 81 | 18 | 127 | 124 | 119 | 113 | 110 | 104 | 99 | 94 | 90 | 83 | 18 | 124 |
| 19 | 86 | 84 | 19 | 139 | 135 | 129 | 124 | 120 | 114 | 109 | 103 | 99 | 90 | 19 | 148 |
| 20 | 88 | 86 | 20 | 154 | 149 | 143 | 137 | 132 | 126 | 120 | 114 | 109 | 100 | 20 | 176 |
| 21 | 91 | 89 | 21 | 171 | 166 | 159 | 152 | 147 | 140 | 133 | 127 | 122 | 112 | 21 | 243 |
| 22 | 94 | 92 | 22 | 194 | 188 | 180 | 172 | 166 | 159 | 151 | 143 | 137 | 126 | | |
| 23 | 97 | 95 | 23 | 217 | 210 | 201 | 193 | 186 | 178 | 169 | 160 | 154 | 141 | | |
| 24 | 99 | 97 | 24 | 251 | 243 | 233 | 223 | 216 | 206 | 196 | 186 | 178 | 163 | | |
| 25 | 102 | 100 | 25 | 309 | 299 | 287 | 274 | 266 | 253 | 241 | 228 | 219 | 201 | | |
| 26 | 106 | 103 | 26 | 379 | 368 | 352 | 337 | 326 | 310 | 296 | 280 | 269 | 246 | | |
| 27 | 109 | 106 | | | | | | | | | | | | | |
| 28 | 112 | 110 | | | | | | | | | | | | | |
| 29 | 116 | 114 | | | | | | | | | | | | | |
| 30 | 119 | 117 | | | | | | | | | | | | | |
| 31 | 123 | 120 | | | | | | | | | | | | | |
| 32 | 126 | 124 | | | | | | | | | | | | | |
| 33 | 130 | 127 | | | | | | | | | | | | | |
| 34 | 133 | 130 | | | | | | | | | | | | | |
| 35 | 136 | 134 | | | | | | | | | | | | | |
| 36 | 140 | 137 | | | | | | | | | | | | | |
| 37 | 145 | 142 | | | | | | | | | | | | | |
| 38 | 150 | 148 | | | | | | | | | | | | | |
| 39 | 156 | 153 | | | | | | | | | | | | | |
| 40 | 160 | 158 | | | | | | | | | | | | | |
| 41 | 166 | 163 | | | | | | | | | | | | | |
| 42 | 171 | 168 | | | | | | | | | | | | | |
| 43 | 176 | 173 | | | | | | | | | | | | | |
| 44 | 181 | 178 | | | | | | | | | | | | | |
| 45 | 186 | 182 | | | | | | | | | | | | | |
| 46 | 192 | 188 | | | | | | | | | | | | | |
| 47 | 198 | 195 | | | | | | | | | | | | | |
| 48 | 205 | 201 | | | | | | | | | | | | | |
| 49 | 211 | 207 | | | | | | | | | | | | | |
| 50 | 216 | 212 | | | | | | | | | | | | | |
| 51 | 222 | 218 | | | | | | | | | | | | | |
| 52 | 228 | 224 | | | | | | | | | | | | | |
| 53 | 234 | 230 | | | | | | | | | | | | | |
| 54 | 244 | 239 | | | | | | | | | | | | | |
| 55 | 255 | 250 | | | | | | | | | | | | | |
| 56 | 269 | 264 | | | | | | | | | | | | | |
| 57 | 284 | 278 | | | | | | | | | | | | | |

TERRITORY 11

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|-----------------------------------|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 58 | 306 | 300 | | | | | | | | | | | | | |
| 59 | 339 | 333 | | | | | | | | | | | | | |
| 60 | 376 | 369 | | | | | | | | | | | | | |
| 61 | 411 | 403 | | | | | | | | | | | | | |
| 62 | 443 | 434 | | | | | | | | | | | | | |
| 63 | 476 | 467 | | | | | | | | | | | | | |
| 64 | 508 | 499 | | | | | | | | | | | | | |
| 65 | 541 | 530 | | | | | | | | | | | | | |
| 66 | 590 | 579 | | | | | | | | | | | | | |
| 67 | 655 | 643 | | | | | | | | | | | | | |
| 68 | 720 | 706 | | | | | | | | | | | | | |
| 69 | 785 | 770 | | | | | | | | | | | | | |
| 70 | 850 | 834 | | | | | | | | | | | | | |
| 71 | 915 | 897 | | | | | | | | | | | | | |
| 72 | 980 | 961 | | | | | | | | | | | | | |
| 73 | 1045 | 1025 | | | | | | | | | | | | | |
| 74 | 1110 | 1089 | | | | | | | | | | | | | |
| 75 | 1175 | 1153 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 167 | 160 | 1 | 197 | 184 | 170 | 160 | 150 | 139 | 129 | 119 | 112 | 92 | 1 | 44 |
| 2 | 221 | 214 | 2 | 221 | 204 | 194 | 180 | 167 | 156 | 146 | 136 | 126 | 105 | 2 | 54 |
| 3 | 241 | 231 | 3 | 258 | 241 | 224 | 211 | 194 | 180 | 170 | 156 | 146 | 122 | 3 | 68 |
| 4 | 282 | 272 | 4 | 279 | 258 | 241 | 224 | 211 | 194 | 184 | 170 | 160 | 133 | 4 | 75 |
| 5 | 309 | 299 | 5 | 299 | 279 | 262 | 241 | 224 | 211 | 197 | 184 | 170 | 139 | 5 | 88 |
| 6 | 323 | 313 | 6 | 313 | 292 | 272 | 255 | 235 | 218 | 207 | 190 | 177 | 146 | 6 | 95 |
| 7 | 340 | 326 | 7 | 326 | 303 | 286 | 265 | 245 | 228 | 214 | 201 | 187 | 153 | 7 | 105 |
| 8 | 354 | 343 | 8 | 340 | 316 | 296 | 275 | 255 | 238 | 224 | 207 | 194 | 160 | 8 | 126 |
| 10 | 367 | 354 | 10 | 364 | 340 | 316 | 296 | 272 | 255 | 241 | 221 | 207 | 170 | 10 | 146 |
| 11 | 377 | 364 | 11 | 381 | 354 | 330 | 309 | 286 | 265 | 252 | 231 | 218 | 180 | 11 | 160 |
| 12 | 391 | 377 | 12 | 391 | 364 | 340 | 316 | 292 | 275 | 258 | 238 | 224 | 184 | 12 | 177 |
| 13 | 405 | 388 | 13 | 408 | 381 | 354 | 330 | 306 | 286 | 269 | 248 | 231 | 190 | 13 | 190 |
| 14 | 415 | 401 | 14 | 432 | 401 | 374 | 350 | 323 | 303 | 286 | 262 | 245 | 204 | 14 | 211 |
| 15 | 422 | 408 | 15 | 456 | 425 | 398 | 371 | 343 | 320 | 299 | 279 | 258 | 214 | 15 | 228 |
| 16 | 425 | 411 | 16 | 473 | 439 | 411 | 384 | 354 | 330 | 313 | 289 | 269 | 221 | 16 | 252 |
| 17 | 435 | 418 | 17 | 490 | 456 | 425 | 398 | 367 | 343 | 323 | 299 | 279 | 231 | 17 | 265 |
| 18 | 445 | 428 | 18 | 517 | 479 | 449 | 418 | 388 | 360 | 340 | 316 | 296 | 241 | 18 | 289 |
| 19 | 452 | 435 | 19 | 541 | 503 | 469 | 439 | 405 | 377 | 357 | 330 | 309 | 255 | 19 | 306 |
| 20 | 466 | 449 | 20 | 558 | 520 | 486 | 452 | 418 | 391 | 367 | 340 | 316 | 262 | 20 | 326 |
| 21 | 476 | 459 | 21 | 581 | 541 | 507 | 473 | 435 | 408 | 384 | 354 | 330 | 272 | 21 | 371 |
| 22 | 483 | 466 | 22 | 612 | 568 | 534 | 496 | 459 | 428 | 405 | 374 | 350 | 289 | | |
| 23 | 490 | 473 | 23 | 636 | 592 | 554 | 513 | 476 | 445 | 418 | 388 | 364 | 299 | | |
| 24 | 503 | 483 | 24 | 663 | 615 | 578 | 537 | 496 | 466 | 439 | 405 | 377 | 313 | | |
| 25 | 507 | 486 | 25 | 717 | 666 | 626 | 581 | 537 | 503 | 473 | 439 | 408 | 337 | | |
| 26 | 513 | 496 | 26 | 779 | 724 | 677 | 629 | 585 | 544 | 513 | 476 | 445 | 367 | | |
| 27 | 520 | 503 | | | | | | | | | | | | | |
| 28 | 524 | 507 | | | | | | | | | | | | | |
| 29 | 534 | 513 | | | | | | | | | | | | | |

TERRITORY 11

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|--|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 537 | 517 | | | | | | | | | | | | | |
| 31 | 544 | 524 | | | | | | | | | | | | | |
| 32 | 554 | 534 | | | | | | | | | | | | | |
| 33 | 561 | 541 | | | | | | | | | | | | | |
| 34 | 571 | 551 | | | | | | | | | | | | | |
| 35 | 578 | 558 | | | | | | | | | | | | | |
| 36 | 585 | 564 | | | | | | | | | | | | | |
| 37 | 595 | 575 | | | | | | | | | | | | | |
| 38 | 605 | 581 | | | | | | | | | | | | | |
| 39 | 609 | 585 | | | | | | | | | | | | | |
| 40 | 615 | 592 | | | | | | | | | | | | | |
| 41 | 622 | 602 | | | | | | | | | | | | | |
| 42 | 629 | 609 | | | | | | | | | | | | | |
| 43 | 639 | 615 | | | | | | | | | | | | | |
| 44 | 643 | 619 | | | | | | | | | | | | | |
| 45 | 653 | 629 | | | | | | | | | | | | | |
| 46 | 660 | 636 | | | | | | | | | | | | | |
| 47 | 666 | 643 | | | | | | | | | | | | | |
| 48 | 677 | 653 | | | | | | | | | | | | | |
| 49 | 683 | 660 | | | | | | | | | | | | | |
| 50 | 690 | 666 | | | | | | | | | | | | | |
| 51 | 697 | 673 | | | | | | | | | | | | | |
| 52 | 700 | 677 | | | | | | | | | | | | | |
| 53 | 711 | 683 | | | | | | | | | | | | | |
| 54 | 717 | 690 | | | | | | | | | | | | | |
| 55 | 728 | 704 | | | | | | | | | | | | | |
| 56 | 741 | 714 | | | | | | | | | | | | | |
| 57 | 755 | 728 | | | | | | | | | | | | | |
| 58 | 779 | 748 | | | | | | | | | | | | | |
| 59 | 809 | 779 | | | | | | | | | | | | | |
| 60 | 843 | 813 | | | | | | | | | | | | | |
| 61 | 867 | 836 | | | | | | | | | | | | | |
| 62 | 887 | 853 | | | | | | | | | | | | | |
| 63 | 901 | 870 | | | | | | | | | | | | | |
| 64 | 921 | 887 | | | | | | | | | | | | | |
| 65 | 938 | 904 | | | | | | | | | | | | | |
| 66 | 966 | 932 | | | | | | | | | | | | | |
| 67 | 1003 | 969 | | | | | | | | | | | | | |
| 68 | 1040 | 1003 | | | | | | | | | | | | | |
| 69 | 1078 | 1040 | | | | | | | | | | | | | |
| 70 | 1119 | 1078 | | | | | | | | | | | | | |
| 71 | 1156 | 1112 | | | | | | | | | | | | | |
| 72 | 1193 | 1149 | | | | | | | | | | | | | |
| 73 | 1231 | 1187 | | | | | | | | | | | | | |
| 74 | 1268 | 1224 | | | | | | | | | | | | | |
| 75 | 1306 | 1258 | | | | | | | | | | | | | |
| <p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p> | | | | | | | | | | | | | | | |

TERRITORY 13

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|-----------------------------------|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 27 | 26 | 1 | 31 | 30 | 29 | 28 | 27 | 25 | 25 | 23 | 22 | 21 | 1 | 7 |
| 2 | 35 | 34 | 2 | 43 | 42 | 40 | 39 | 38 | 35 | 34 | 32 | 31 | 28 | 2 | 9 |
| 3 | 44 | 43 | 3 | 49 | 48 | 46 | 43 | 43 | 40 | 39 | 36 | 35 | 32 | 3 | 12 |
| 4 | 51 | 50 | 4 | 54 | 52 | 50 | 48 | 47 | 44 | 42 | 40 | 39 | 35 | 4 | 15 |
| 5 | 57 | 56 | 5 | 62 | 60 | 57 | 55 | 53 | 51 | 48 | 46 | 43 | 40 | 5 | 17 |
| 6 | 63 | 62 | 6 | 69 | 66 | 64 | 62 | 59 | 57 | 54 | 51 | 49 | 45 | 6 | 23 |
| 7 | 70 | 68 | 7 | 75 | 73 | 71 | 67 | 65 | 62 | 59 | 56 | 53 | 49 | 7 | 28 |
| 8 | 75 | 74 | 8 | 82 | 80 | 76 | 73 | 71 | 67 | 64 | 61 | 58 | 53 | 8 | 33 |
| 10 | 81 | 80 | 10 | 89 | 86 | 82 | 79 | 76 | 73 | 69 | 66 | 63 | 57 | 10 | 42 |
| 11 | 86 | 84 | 11 | 96 | 93 | 89 | 85 | 83 | 79 | 75 | 71 | 68 | 62 | 11 | 51 |
| 12 | 90 | 89 | 12 | 105 | 102 | 98 | 93 | 90 | 86 | 82 | 78 | 75 | 68 | 12 | 59 |
| 13 | 93 | 92 | 13 | 112 | 109 | 104 | 100 | 97 | 92 | 88 | 83 | 80 | 73 | 13 | 70 |
| 14 | 98 | 96 | 14 | 121 | 118 | 113 | 108 | 104 | 99 | 94 | 90 | 86 | 79 | 14 | 82 |
| 15 | 103 | 101 | 15 | 134 | 130 | 125 | 119 | 115 | 110 | 104 | 99 | 95 | 87 | 15 | 99 |
| 16 | 107 | 105 | 16 | 147 | 143 | 136 | 130 | 126 | 121 | 115 | 108 | 104 | 95 | 16 | 121 |
| 17 | 111 | 109 | 17 | 162 | 157 | 151 | 144 | 139 | 133 | 126 | 121 | 116 | 106 | 17 | 144 |
| 18 | 116 | 113 | 18 | 177 | 172 | 165 | 157 | 153 | 145 | 138 | 131 | 125 | 115 | 18 | 172 |
| 19 | 119 | 116 | 19 | 194 | 188 | 180 | 172 | 166 | 159 | 151 | 144 | 138 | 125 | 19 | 206 |
| 20 | 122 | 120 | 20 | 214 | 207 | 199 | 190 | 184 | 175 | 167 | 158 | 152 | 139 | 20 | 244 |
| 21 | 126 | 124 | 21 | 238 | 230 | 221 | 212 | 204 | 195 | 185 | 176 | 169 | 155 | 21 | 338 |
| 22 | 130 | 128 | 22 | 269 | 261 | 250 | 239 | 231 | 221 | 210 | 199 | 191 | 175 | | |
| 23 | 134 | 132 | 23 | 301 | 292 | 280 | 268 | 259 | 247 | 235 | 223 | 214 | 196 | | |
| 24 | 138 | 135 | 24 | 349 | 338 | 324 | 310 | 300 | 286 | 272 | 258 | 248 | 226 | | |
| 25 | 142 | 139 | 25 | 429 | 416 | 399 | 381 | 369 | 352 | 335 | 317 | 304 | 279 | | |
| 26 | 147 | 144 | 26 | 526 | 511 | 490 | 468 | 453 | 431 | 411 | 390 | 374 | 342 | | |
| 27 | 151 | 148 | | | | | | | | | | | | | |
| 28 | 156 | 153 | | | | | | | | | | | | | |
| 29 | 161 | 158 | | | | | | | | | | | | | |
| 30 | 166 | 162 | | | | | | | | | | | | | |
| 31 | 171 | 167 | | | | | | | | | | | | | |
| 32 | 175 | 172 | | | | | | | | | | | | | |
| 33 | 181 | 177 | | | | | | | | | | | | | |
| 34 | 185 | 181 | | | | | | | | | | | | | |
| 35 | 189 | 186 | | | | | | | | | | | | | |
| 36 | 194 | 191 | | | | | | | | | | | | | |
| 37 | 202 | 198 | | | | | | | | | | | | | |
| 38 | 209 | 205 | | | | | | | | | | | | | |
| 39 | 216 | 212 | | | | | | | | | | | | | |
| 40 | 223 | 219 | | | | | | | | | | | | | |
| 41 | 230 | 226 | | | | | | | | | | | | | |
| 42 | 238 | 233 | | | | | | | | | | | | | |
| 43 | 244 | 240 | | | | | | | | | | | | | |
| 44 | 252 | 247 | | | | | | | | | | | | | |
| 45 | 258 | 253 | | | | | | | | | | | | | |
| 46 | 267 | 262 | | | | | | | | | | | | | |
| 47 | 276 | 271 | | | | | | | | | | | | | |
| 48 | 285 | 279 | | | | | | | | | | | | | |
| 49 | 293 | 287 | | | | | | | | | | | | | |
| 50 | 300 | 294 | | | | | | | | | | | | | |
| 51 | 309 | 303 | | | | | | | | | | | | | |
| 52 | 317 | 312 | | | | | | | | | | | | | |
| 53 | 326 | 319 | | | | | | | | | | | | | |
| 54 | 339 | 332 | | | | | | | | | | | | | |
| 55 | 355 | 348 | | | | | | | | | | | | | |
| 56 | 374 | 367 | | | | | | | | | | | | | |
| 57 | 394 | 387 | | | | | | | | | | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 13

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 58 | 426 | 417 | | | | | | | | | | | | | |
| 59 | 472 | 462 | | | | | | | | | | | | | |
| 60 | 522 | 513 | | | | | | | | | | | | | |
| 61 | 571 | 560 | | | | | | | | | | | | | |
| 62 | 616 | 604 | | | | | | | | | | | | | |
| 63 | 661 | 649 | | | | | | | | | | | | | |
| 64 | 706 | 693 | | | | | | | | | | | | | |
| 65 | 752 | 737 | | | | | | | | | | | | | |
| 66 | 820 | 804 | | | | | | | | | | | | | |
| 67 | 910 | 893 | | | | | | | | | | | | | |
| 68 | 1000 | 982 | | | | | | | | | | | | | |
| 69 | 1091 | 1070 | | | | | | | | | | | | | |
| 70 | 1182 | 1159 | | | | | | | | | | | | | |
| 71 | 1272 | 1247 | | | | | | | | | | | | | |
| 72 | 1362 | 1336 | | | | | | | | | | | | | |
| 73 | 1452 | 1425 | | | | | | | | | | | | | |
| 74 | 1543 | 1514 | | | | | | | | | | | | | |
| 75 | 1633 | 1602 | | | | | | | | | | | | | |
| (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. | | | | | | | | | | | | | | | |
| (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. | | | | | | | | | | | | | | | |
| (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles. | | | | | | | | | | | | | | | |

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 1 | 173 | 166 | 1 | 205 | 191 | 177 | 166 | 156 | 145 | 135 | 124 | 117 | 96 | 1 | 46 |
| 2 | 230 | 223 | 2 | 230 | 212 | 202 | 188 | 173 | 163 | 152 | 142 | 131 | 110 | 2 | 57 |
| 3 | 251 | 241 | 3 | 269 | 251 | 234 | 219 | 202 | 188 | 177 | 163 | 152 | 127 | 3 | 71 |
| 4 | 294 | 283 | 4 | 290 | 269 | 251 | 234 | 219 | 202 | 191 | 177 | 166 | 138 | 4 | 78 |
| 5 | 322 | 312 | 5 | 312 | 290 | 273 | 251 | 234 | 219 | 205 | 191 | 177 | 145 | 5 | 92 |
| 6 | 336 | 326 | 6 | 326 | 304 | 283 | 266 | 244 | 227 | 216 | 198 | 184 | 152 | 6 | 99 |
| 7 | 354 | 340 | 7 | 340 | 315 | 297 | 276 | 255 | 237 | 223 | 209 | 195 | 159 | 7 | 110 |
| 8 | 368 | 358 | 8 | 354 | 329 | 308 | 287 | 266 | 248 | 234 | 216 | 202 | 166 | 8 | 131 |
| 10 | 382 | 368 | 10 | 379 | 354 | 329 | 308 | 283 | 266 | 251 | 230 | 216 | 177 | 10 | 152 |
| 11 | 393 | 379 | 11 | 396 | 368 | 343 | 322 | 297 | 276 | 262 | 241 | 227 | 188 | 11 | 166 |
| 12 | 407 | 393 | 12 | 407 | 379 | 354 | 329 | 304 | 287 | 269 | 248 | 234 | 191 | 12 | 184 |
| 13 | 421 | 404 | 13 | 425 | 396 | 368 | 343 | 319 | 297 | 280 | 258 | 241 | 198 | 13 | 198 |
| 14 | 432 | 418 | 14 | 450 | 418 | 389 | 365 | 336 | 315 | 297 | 273 | 255 | 212 | 14 | 219 |
| 15 | 439 | 425 | 15 | 474 | 443 | 414 | 386 | 358 | 333 | 312 | 290 | 269 | 223 | 15 | 237 |
| 16 | 443 | 428 | 16 | 492 | 457 | 428 | 400 | 368 | 343 | 326 | 301 | 280 | 230 | 16 | 262 |
| 17 | 453 | 435 | 17 | 510 | 474 | 443 | 414 | 382 | 358 | 336 | 312 | 290 | 241 | 17 | 276 |
| 18 | 464 | 446 | 18 | 538 | 499 | 467 | 435 | 404 | 375 | 354 | 329 | 308 | 251 | 18 | 301 |
| 19 | 471 | 453 | 19 | 563 | 524 | 489 | 457 | 421 | 393 | 372 | 343 | 322 | 266 | 19 | 319 |
| 20 | 485 | 467 | 20 | 581 | 542 | 506 | 471 | 435 | 407 | 382 | 354 | 329 | 273 | 20 | 340 |
| 21 | 496 | 478 | 21 | 605 | 563 | 527 | 492 | 453 | 425 | 400 | 368 | 343 | 283 | 21 | 386 |
| 22 | 503 | 485 | 22 | 637 | 591 | 556 | 517 | 478 | 446 | 421 | 389 | 365 | 301 | | |
| 23 | 510 | 492 | 23 | 662 | 616 | 577 | 535 | 496 | 464 | 435 | 404 | 379 | 312 | | |
| 24 | 524 | 503 | 24 | 690 | 641 | 602 | 559 | 517 | 485 | 457 | 421 | 393 | 326 | | |
| 25 | 527 | 506 | 25 | 747 | 694 | 651 | 605 | 559 | 524 | 492 | 457 | 425 | 350 | | |
| 26 | 535 | 517 | 26 | 811 | 754 | 704 | 655 | 609 | 566 | 535 | 496 | 464 | 382 | | |
| 27 | 542 | 524 | | | | | | | | | | | | | |
| 28 | 545 | 527 | | | | | | | | | | | | | |
| 29 | 556 | 535 | | | | | | | | | | | | | |

TERRITORY 13

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 559 | 538 | | | | | | | | | | | | | |
| 31 | 566 | 545 | | | | | | | | | | | | | |
| 32 | 577 | 556 | | | | | | | | | | | | | |
| 33 | 584 | 563 | | | | | | | | | | | | | |
| 34 | 595 | 573 | | | | | | | | | | | | | |
| 35 | 602 | 581 | | | | | | | | | | | | | |
| 36 | 609 | 588 | | | | | | | | | | | | | |
| 37 | 620 | 598 | | | | | | | | | | | | | |
| 38 | 630 | 605 | | | | | | | | | | | | | |
| 39 | 634 | 609 | | | | | | | | | | | | | |
| 40 | 641 | 616 | | | | | | | | | | | | | |
| 41 | 648 | 627 | | | | | | | | | | | | | |
| 42 | 655 | 634 | | | | | | | | | | | | | |
| 43 | 666 | 641 | | | | | | | | | | | | | |
| 44 | 669 | 644 | | | | | | | | | | | | | |
| 45 | 680 | 655 | | | | | | | | | | | | | |
| 46 | 687 | 662 | | | | | | | | | | | | | |
| 47 | 694 | 669 | | | | | | | | | | | | | |
| 48 | 704 | 680 | | | | | | | | | | | | | |
| 49 | 712 | 687 | | | | | | | | | | | | | |
| 50 | 719 | 694 | | | | | | | | | | | | | |
| 51 | 726 | 701 | | | | | | | | | | | | | |
| 52 | 729 | 704 | | | | | | | | | | | | | |
| 53 | 740 | 712 | | | | | | | | | | | | | |
| 54 | 747 | 719 | | | | | | | | | | | | | |
| 55 | 758 | 733 | | | | | | | | | | | | | |
| 56 | 772 | 743 | | | | | | | | | | | | | |
| 57 | 786 | 758 | | | | | | | | | | | | | |
| 58 | 811 | 779 | | | | | | | | | | | | | |
| 59 | 843 | 811 | | | | | | | | | | | | | |
| 60 | 878 | 846 | | | | | | | | | | | | | |
| 61 | 903 | 871 | | | | | | | | | | | | | |
| 62 | 924 | 889 | | | | | | | | | | | | | |
| 63 | 938 | 906 | | | | | | | | | | | | | |
| 64 | 959 | 924 | | | | | | | | | | | | | |
| 65 | 977 | 942 | | | | | | | | | | | | | |
| 66 | 1005 | 970 | | | | | | | | | | | | | |
| 67 | 1044 | 1009 | | | | | | | | | | | | | |
| 68 | 1083 | 1044 | | | | | | | | | | | | | |
| 69 | 1122 | 1083 | | | | | | | | | | | | | |
| 70 | 1165 | 1122 | | | | | | | | | | | | | |
| 71 | 1204 | 1158 | | | | | | | | | | | | | |
| 72 | 1243 | 1197 | | | | | | | | | | | | | |
| 73 | 1281 | 1235 | | | | | | | | | | | | | |
| 74 | 1320 | 1274 | | | | | | | | | | | | | |
| 75 | 1359 | 1310 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 14

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | |
| 1 | 23 | 23 | 1 | 27 | 26 | 25 | 24 | 23 | 22 | 21 | 20 | 19 | 18 | 1 | 6 |
| 2 | 31 | 30 | 2 | 38 | 36 | 35 | 33 | 33 | 31 | 29 | 28 | 27 | 24 | 2 | 8 |
| 3 | 38 | 38 | 3 | 43 | 41 | 40 | 38 | 37 | 35 | 33 | 31 | 31 | 28 | 3 | 11 |
| 4 | 44 | 43 | 4 | 47 | 45 | 43 | 42 | 40 | 38 | 36 | 35 | 33 | 31 | 4 | 13 |
| 5 | 49 | 48 | 5 | 53 | 52 | 50 | 48 | 46 | 44 | 42 | 40 | 38 | 35 | 5 | 15 |
| 6 | 55 | 53 | 6 | 60 | 58 | 55 | 53 | 51 | 49 | 47 | 44 | 43 | 39 | 6 | 20 |
| 7 | 60 | 59 | 7 | 65 | 63 | 61 | 58 | 56 | 53 | 51 | 48 | 46 | 43 | 7 | 24 |
| 8 | 65 | 64 | 8 | 71 | 69 | 66 | 63 | 61 | 58 | 55 | 53 | 50 | 46 | 8 | 28 |
| 10 | 70 | 69 | 10 | 77 | 75 | 71 | 68 | 66 | 63 | 60 | 57 | 55 | 50 | 10 | 36 |
| 11 | 75 | 73 | 11 | 83 | 80 | 77 | 74 | 72 | 68 | 65 | 62 | 59 | 54 | 11 | 44 |
| 12 | 78 | 77 | 12 | 91 | 88 | 84 | 81 | 78 | 75 | 71 | 67 | 65 | 59 | 12 | 51 |
| 13 | 81 | 80 | 13 | 97 | 94 | 90 | 87 | 84 | 80 | 76 | 72 | 69 | 63 | 13 | 60 |
| 14 | 85 | 83 | 14 | 105 | 102 | 98 | 94 | 90 | 86 | 82 | 78 | 75 | 68 | 14 | 71 |
| 15 | 89 | 87 | 15 | 116 | 112 | 108 | 103 | 99 | 95 | 90 | 86 | 82 | 75 | 15 | 86 |
| 16 | 92 | 91 | 16 | 127 | 124 | 118 | 113 | 109 | 104 | 99 | 94 | 90 | 82 | 16 | 104 |
| 17 | 96 | 94 | 17 | 141 | 136 | 131 | 125 | 121 | 115 | 109 | 104 | 100 | 92 | 17 | 125 |
| 18 | 100 | 98 | 18 | 153 | 149 | 143 | 136 | 132 | 126 | 119 | 114 | 109 | 99 | 18 | 149 |
| 19 | 103 | 101 | 19 | 168 | 163 | 155 | 149 | 144 | 138 | 131 | 124 | 119 | 109 | 19 | 178 |
| 20 | 106 | 104 | 20 | 185 | 180 | 173 | 165 | 159 | 152 | 145 | 137 | 131 | 121 | 20 | 212 |
| 21 | 109 | 107 | 21 | 206 | 200 | 192 | 183 | 177 | 169 | 160 | 153 | 146 | 134 | 21 | 293 |
| 22 | 113 | 111 | 22 | 233 | 226 | 217 | 207 | 200 | 191 | 182 | 173 | 165 | 151 | | |
| 23 | 116 | 114 | 23 | 261 | 253 | 242 | 232 | 224 | 214 | 203 | 193 | 185 | 170 | | |
| 24 | 119 | 117 | 24 | 302 | 293 | 280 | 268 | 260 | 248 | 236 | 224 | 214 | 196 | | |
| 25 | 123 | 121 | 25 | 371 | 360 | 345 | 330 | 320 | 305 | 290 | 275 | 263 | 241 | | |
| 26 | 127 | 124 | 26 | 456 | 442 | 424 | 405 | 392 | 373 | 356 | 337 | 324 | 296 | | |
| 27 | 131 | 128 | | | | | | | | | | | | | |
| 28 | 135 | 132 | | | | | | | | | | | | | |
| 29 | 139 | 137 | | | | | | | | | | | | | |
| 30 | 143 | 141 | | | | | | | | | | | | | |
| 31 | 148 | 145 | | | | | | | | | | | | | |
| 32 | 152 | 149 | | | | | | | | | | | | | |
| 33 | 157 | 153 | | | | | | | | | | | | | |
| 34 | 160 | 157 | | | | | | | | | | | | | |
| 35 | 164 | 161 | | | | | | | | | | | | | |
| 36 | 168 | 165 | | | | | | | | | | | | | |
| 37 | 175 | 171 | | | | | | | | | | | | | |
| 38 | 181 | 178 | | | | | | | | | | | | | |
| 39 | 187 | 184 | | | | | | | | | | | | | |
| 40 | 193 | 190 | | | | | | | | | | | | | |
| 41 | 200 | 196 | | | | | | | | | | | | | |
| 42 | 206 | 202 | | | | | | | | | | | | | |
| 43 | 212 | 208 | | | | | | | | | | | | | |
| 44 | 218 | 214 | | | | | | | | | | | | | |
| 45 | 224 | 219 | | | | | | | | | | | | | |
| 46 | 231 | 226 | | | | | | | | | | | | | |
| 47 | 239 | 234 | | | | | | | | | | | | | |
| 48 | 246 | 241 | | | | | | | | | | | | | |
| 49 | 253 | 249 | | | | | | | | | | | | | |
| 50 | 260 | 255 | | | | | | | | | | | | | |
| 51 | 268 | 263 | | | | | | | | | | | | | |
| 52 | 275 | 270 | | | | | | | | | | | | | |
| 53 | 282 | 276 | | | | | | | | | | | | | |
| 54 | 293 | 288 | | | | | | | | | | | | | |
| 55 | 307 | 301 | | | | | | | | | | | | | |
| 56 | 324 | 317 | | | | | | | | | | | | | |
| 57 | 342 | 335 | | | | | | | | | | | | | |

TERRITORY 14

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 58 | 368 | 361 | | | | | | | | | | | | | |
| 59 | 408 | 400 | | | | | | | | | | | | | |
| 60 | 452 | 444 | | | | | | | | | | | | | |
| 61 | 494 | 485 | | | | | | | | | | | | | |
| 62 | 533 | 523 | | | | | | | | | | | | | |
| 63 | 572 | 562 | | | | | | | | | | | | | |
| 64 | 611 | 600 | | | | | | | | | | | | | |
| 65 | 651 | 638 | | | | | | | | | | | | | |
| 66 | 710 | 697 | | | | | | | | | | | | | |
| 67 | 788 | 773 | | | | | | | | | | | | | |
| 68 | 866 | 850 | | | | | | | | | | | | | |
| 69 | 944 | 927 | | | | | | | | | | | | | |
| 70 | 1023 | 1003 | | | | | | | | | | | | | |
| 71 | 1101 | 1080 | | | | | | | | | | | | | |
| 72 | 1179 | 1157 | | | | | | | | | | | | | |
| 73 | 1257 | 1234 | | | | | | | | | | | | | |
| 74 | 1336 | 1311 | | | | | | | | | | | | | |
| 75 | 1414 | 1387 | | | | | | | | | | | | | |
| <p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p> | | | | | | | | | | | | | | | |

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 172 | 165 | 1 | 204 | 190 | 176 | 165 | 155 | 144 | 134 | 123 | 116 | 95 | 1 | 46 |
| 2 | 229 | 222 | 2 | 229 | 211 | 201 | 187 | 172 | 162 | 151 | 141 | 130 | 109 | 2 | 56 |
| 3 | 250 | 239 | 3 | 268 | 250 | 232 | 218 | 201 | 187 | 176 | 162 | 151 | 127 | 3 | 70 |
| 4 | 292 | 282 | 4 | 289 | 268 | 250 | 232 | 218 | 201 | 190 | 176 | 165 | 137 | 4 | 77 |
| 5 | 320 | 310 | 5 | 310 | 289 | 271 | 250 | 232 | 218 | 204 | 190 | 176 | 144 | 5 | 92 |
| 6 | 334 | 324 | 6 | 324 | 303 | 282 | 264 | 243 | 225 | 215 | 197 | 183 | 151 | 6 | 99 |
| 7 | 352 | 338 | 7 | 338 | 313 | 296 | 275 | 253 | 236 | 222 | 208 | 194 | 158 | 7 | 109 |
| 8 | 366 | 356 | 8 | 352 | 327 | 306 | 285 | 264 | 246 | 232 | 215 | 201 | 165 | 8 | 130 |
| 10 | 380 | 366 | 10 | 377 | 352 | 327 | 306 | 282 | 264 | 250 | 229 | 215 | 176 | 10 | 151 |
| 11 | 391 | 377 | 11 | 394 | 366 | 341 | 320 | 296 | 275 | 260 | 239 | 225 | 187 | 11 | 165 |
| 12 | 405 | 391 | 12 | 405 | 377 | 352 | 327 | 303 | 285 | 268 | 246 | 232 | 190 | 12 | 183 |
| 13 | 419 | 401 | 13 | 422 | 394 | 366 | 341 | 317 | 296 | 278 | 257 | 239 | 197 | 13 | 197 |
| 14 | 429 | 415 | 14 | 447 | 415 | 387 | 363 | 334 | 313 | 296 | 271 | 253 | 211 | 14 | 218 |
| 15 | 436 | 422 | 15 | 472 | 440 | 412 | 384 | 356 | 331 | 310 | 289 | 268 | 222 | 15 | 236 |
| 16 | 440 | 426 | 16 | 489 | 454 | 426 | 398 | 366 | 341 | 324 | 299 | 278 | 229 | 16 | 260 |
| 17 | 451 | 433 | 17 | 507 | 472 | 440 | 412 | 380 | 356 | 334 | 310 | 289 | 239 | 17 | 275 |
| 18 | 461 | 444 | 18 | 535 | 496 | 465 | 433 | 401 | 373 | 352 | 327 | 306 | 250 | 18 | 299 |
| 19 | 468 | 451 | 19 | 560 | 521 | 486 | 454 | 419 | 391 | 370 | 341 | 320 | 264 | 19 | 317 |
| 20 | 482 | 465 | 20 | 577 | 539 | 503 | 468 | 433 | 405 | 380 | 352 | 327 | 271 | 20 | 338 |
| 21 | 493 | 475 | 21 | 602 | 560 | 524 | 489 | 451 | 422 | 398 | 366 | 341 | 282 | 21 | 384 |
| 22 | 500 | 482 | 22 | 634 | 588 | 553 | 514 | 475 | 444 | 419 | 387 | 363 | 299 | | |
| 23 | 507 | 489 | 23 | 658 | 612 | 574 | 532 | 493 | 461 | 433 | 401 | 377 | 310 | | |
| 24 | 521 | 500 | 24 | 686 | 637 | 598 | 556 | 514 | 482 | 454 | 419 | 391 | 324 | | |
| 25 | 524 | 503 | 25 | 743 | 690 | 648 | 602 | 556 | 521 | 489 | 454 | 422 | 348 | | |
| 26 | 532 | 514 | 26 | 806 | 750 | 700 | 651 | 605 | 563 | 532 | 493 | 461 | 380 | | |
| 27 | 539 | 521 | | | | | | | | | | | | | |
| 28 | 542 | 524 | | | | | | | | | | | | | |
| 29 | 553 | 532 | | | | | | | | | | | | | |

TERRITORY 14

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|--|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 556 | 535 | | | | | | | | | | | | | |
| 31 | 563 | 542 | | | | | | | | | | | | | |
| 32 | 574 | 553 | | | | | | | | | | | | | |
| 33 | 581 | 560 | | | | | | | | | | | | | |
| 34 | 591 | 570 | | | | | | | | | | | | | |
| 35 | 598 | 577 | | | | | | | | | | | | | |
| 36 | 605 | 584 | | | | | | | | | | | | | |
| 37 | 616 | 595 | | | | | | | | | | | | | |
| 38 | 627 | 602 | | | | | | | | | | | | | |
| 39 | 630 | 605 | | | | | | | | | | | | | |
| 40 | 637 | 612 | | | | | | | | | | | | | |
| 41 | 644 | 623 | | | | | | | | | | | | | |
| 42 | 651 | 630 | | | | | | | | | | | | | |
| 43 | 662 | 637 | | | | | | | | | | | | | |
| 44 | 665 | 641 | | | | | | | | | | | | | |
| 45 | 676 | 651 | | | | | | | | | | | | | |
| 46 | 683 | 658 | | | | | | | | | | | | | |
| 47 | 690 | 665 | | | | | | | | | | | | | |
| 48 | 700 | 676 | | | | | | | | | | | | | |
| 49 | 708 | 683 | | | | | | | | | | | | | |
| 50 | 715 | 690 | | | | | | | | | | | | | |
| 51 | 722 | 697 | | | | | | | | | | | | | |
| 52 | 725 | 700 | | | | | | | | | | | | | |
| 53 | 736 | 708 | | | | | | | | | | | | | |
| 54 | 743 | 715 | | | | | | | | | | | | | |
| 55 | 753 | 729 | | | | | | | | | | | | | |
| 56 | 767 | 739 | | | | | | | | | | | | | |
| 57 | 781 | 753 | | | | | | | | | | | | | |
| 58 | 806 | 774 | | | | | | | | | | | | | |
| 59 | 838 | 806 | | | | | | | | | | | | | |
| 60 | 873 | 841 | | | | | | | | | | | | | |
| 61 | 898 | 866 | | | | | | | | | | | | | |
| 62 | 919 | 884 | | | | | | | | | | | | | |
| 63 | 933 | 901 | | | | | | | | | | | | | |
| 64 | 954 | 919 | | | | | | | | | | | | | |
| 65 | 972 | 936 | | | | | | | | | | | | | |
| 66 | 1000 | 964 | | | | | | | | | | | | | |
| 67 | 1038 | 1003 | | | | | | | | | | | | | |
| 68 | 1077 | 1038 | | | | | | | | | | | | | |
| 69 | 1116 | 1077 | | | | | | | | | | | | | |
| 70 | 1158 | 1116 | | | | | | | | | | | | | |
| 71 | 1197 | 1151 | | | | | | | | | | | | | |
| 72 | 1236 | 1190 | | | | | | | | | | | | | |
| 73 | 1274 | 1228 | | | | | | | | | | | | | |
| 74 | 1313 | 1267 | | | | | | | | | | | | | |
| 75 | 1352 | 1302 | | | | | | | | | | | | | |
| <p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p> | | | | | | | | | | | | | | | |

TERRITORY 15

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|-----------------------------------|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 23 | 22 | 1 | 26 | 26 | 24 | 23 | 23 | 21 | 21 | 19 | 19 | 17 | 1 | 6 |
| 2 | 30 | 29 | 2 | 37 | 35 | 34 | 32 | 32 | 30 | 28 | 27 | 26 | 23 | 2 | 8 |
| 3 | 37 | 37 | 3 | 41 | 40 | 39 | 37 | 36 | 34 | 32 | 30 | 30 | 27 | 3 | 10 |
| 4 | 43 | 42 | 4 | 46 | 44 | 42 | 41 | 39 | 37 | 35 | 34 | 32 | 30 | 4 | 12 |
| 5 | 48 | 47 | 5 | 52 | 50 | 48 | 46 | 45 | 43 | 41 | 39 | 37 | 34 | 5 | 14 |
| 6 | 53 | 52 | 6 | 58 | 56 | 54 | 52 | 50 | 48 | 46 | 43 | 41 | 38 | 6 | 19 |
| 7 | 59 | 57 | 7 | 63 | 61 | 59 | 57 | 55 | 52 | 50 | 47 | 45 | 41 | 7 | 23 |
| 8 | 63 | 62 | 8 | 69 | 67 | 64 | 61 | 59 | 57 | 54 | 51 | 49 | 45 | 8 | 28 |
| 10 | 68 | 67 | 10 | 75 | 72 | 69 | 66 | 64 | 61 | 58 | 55 | 53 | 48 | 10 | 35 |
| 11 | 72 | 71 | 11 | 81 | 78 | 75 | 72 | 70 | 66 | 63 | 60 | 57 | 52 | 11 | 43 |
| 12 | 76 | 75 | 12 | 88 | 86 | 82 | 79 | 76 | 72 | 69 | 66 | 63 | 57 | 12 | 50 |
| 13 | 79 | 77 | 13 | 95 | 92 | 88 | 84 | 81 | 77 | 74 | 70 | 67 | 61 | 13 | 59 |
| 14 | 83 | 81 | 14 | 102 | 99 | 95 | 91 | 88 | 83 | 79 | 76 | 72 | 66 | 14 | 69 |
| 15 | 86 | 85 | 15 | 112 | 109 | 105 | 100 | 97 | 92 | 88 | 83 | 80 | 73 | 15 | 83 |
| 16 | 90 | 88 | 16 | 124 | 120 | 115 | 110 | 106 | 101 | 97 | 91 | 88 | 80 | 16 | 101 |
| 17 | 93 | 92 | 17 | 137 | 132 | 127 | 121 | 117 | 112 | 106 | 101 | 97 | 89 | 17 | 121 |
| 18 | 97 | 95 | 18 | 149 | 145 | 139 | 132 | 128 | 122 | 116 | 110 | 106 | 97 | 18 | 145 |
| 19 | 100 | 98 | 19 | 163 | 158 | 151 | 145 | 140 | 134 | 127 | 121 | 116 | 106 | 19 | 173 |
| 20 | 103 | 101 | 20 | 180 | 175 | 168 | 160 | 155 | 148 | 141 | 133 | 128 | 117 | 20 | 206 |
| 21 | 106 | 104 | 21 | 200 | 194 | 186 | 178 | 172 | 164 | 156 | 148 | 142 | 130 | 21 | 284 |
| 22 | 110 | 108 | 22 | 226 | 219 | 210 | 201 | 195 | 186 | 177 | 168 | 161 | 147 | | |
| 23 | 113 | 111 | 23 | 253 | 246 | 235 | 226 | 218 | 208 | 197 | 188 | 180 | 165 | | |
| 24 | 116 | 114 | 24 | 293 | 284 | 273 | 261 | 253 | 241 | 229 | 217 | 208 | 190 | | |
| 25 | 119 | 117 | 25 | 361 | 350 | 335 | 321 | 311 | 296 | 282 | 267 | 256 | 235 | | |
| 26 | 124 | 121 | 26 | 443 | 430 | 412 | 394 | 381 | 363 | 346 | 328 | 315 | 288 | | |
| 27 | 127 | 124 | | | | | | | | | | | | | |
| 28 | 131 | 128 | | | | | | | | | | | | | |
| 29 | 135 | 133 | | | | | | | | | | | | | |
| 30 | 139 | 137 | | | | | | | | | | | | | |
| 31 | 144 | 141 | | | | | | | | | | | | | |
| 32 | 148 | 145 | | | | | | | | | | | | | |
| 33 | 152 | 149 | | | | | | | | | | | | | |
| 34 | 156 | 152 | | | | | | | | | | | | | |
| 35 | 159 | 157 | | | | | | | | | | | | | |
| 36 | 164 | 161 | | | | | | | | | | | | | |
| 37 | 170 | 166 | | | | | | | | | | | | | |
| 38 | 176 | 173 | | | | | | | | | | | | | |
| 39 | 182 | 179 | | | | | | | | | | | | | |
| 40 | 188 | 184 | | | | | | | | | | | | | |
| 41 | 194 | 190 | | | | | | | | | | | | | |
| 42 | 200 | 196 | | | | | | | | | | | | | |
| 43 | 206 | 202 | | | | | | | | | | | | | |
| 44 | 212 | 208 | | | | | | | | | | | | | |
| 45 | 217 | 213 | | | | | | | | | | | | | |
| 46 | 225 | 220 | | | | | | | | | | | | | |
| 47 | 232 | 228 | | | | | | | | | | | | | |
| 48 | 239 | 235 | | | | | | | | | | | | | |
| 49 | 246 | 242 | | | | | | | | | | | | | |
| 50 | 253 | 248 | | | | | | | | | | | | | |
| 51 | 260 | 255 | | | | | | | | | | | | | |
| 52 | 267 | 262 | | | | | | | | | | | | | |
| 53 | 274 | 268 | | | | | | | | | | | | | |
| 54 | 285 | 279 | | | | | | | | | | | | | |
| 55 | 299 | 293 | | | | | | | | | | | | | |
| 56 | 315 | 308 | | | | | | | | | | | | | |
| 57 | 332 | 326 | | | | | | | | | | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 15

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 58 | 358 | 351 | | | | | | | | | | | | | |
| 59 | 397 | 389 | | | | | | | | | | | | | |
| 60 | 440 | 431 | | | | | | | | | | | | | |
| 61 | 480 | 471 | | | | | | | | | | | | | |
| 62 | 518 | 508 | | | | | | | | | | | | | |
| 63 | 556 | 546 | | | | | | | | | | | | | |
| 64 | 594 | 583 | | | | | | | | | | | | | |
| 65 | 633 | 620 | | | | | | | | | | | | | |
| 66 | 690 | 677 | | | | | | | | | | | | | |
| 67 | 766 | 751 | | | | | | | | | | | | | |
| 68 | 842 | 826 | | | | | | | | | | | | | |
| 69 | 918 | 900 | | | | | | | | | | | | | |
| 70 | 994 | 975 | | | | | | | | | | | | | |
| 71 | 1070 | 1049 | | | | | | | | | | | | | |
| 72 | 1146 | 1124 | | | | | | | | | | | | | |
| 73 | 1222 | 1199 | | | | | | | | | | | | | |
| 74 | 1299 | 1274 | | | | | | | | | | | | | |
| 75 | 1374 | 1348 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 1 | 163 | 157 | 1 | 193 | 180 | 167 | 157 | 147 | 137 | 127 | 117 | 110 | 90 | 1 | 43 |
| 2 | 216 | 210 | 2 | 216 | 200 | 190 | 176 | 163 | 153 | 143 | 133 | 123 | 103 | 2 | 53 |
| 3 | 236 | 226 | 3 | 253 | 236 | 220 | 206 | 190 | 176 | 167 | 153 | 143 | 120 | 3 | 67 |
| 4 | 276 | 266 | 4 | 273 | 253 | 236 | 220 | 206 | 190 | 180 | 167 | 157 | 130 | 4 | 73 |
| 5 | 303 | 293 | 5 | 293 | 273 | 256 | 236 | 220 | 206 | 193 | 180 | 167 | 137 | 5 | 87 |
| 6 | 316 | 306 | 6 | 306 | 286 | 266 | 250 | 230 | 213 | 203 | 186 | 173 | 143 | 6 | 93 |
| 7 | 333 | 320 | 7 | 320 | 296 | 280 | 260 | 240 | 223 | 210 | 196 | 183 | 150 | 7 | 103 |
| 8 | 346 | 336 | 8 | 333 | 310 | 290 | 270 | 250 | 233 | 220 | 203 | 190 | 157 | 8 | 123 |
| 10 | 360 | 346 | 10 | 356 | 333 | 310 | 290 | 266 | 250 | 236 | 216 | 203 | 167 | 10 | 143 |
| 11 | 370 | 356 | 11 | 373 | 346 | 323 | 303 | 280 | 260 | 246 | 226 | 213 | 176 | 11 | 157 |
| 12 | 383 | 370 | 12 | 383 | 356 | 333 | 310 | 286 | 270 | 253 | 233 | 220 | 180 | 12 | 173 |
| 13 | 396 | 380 | 13 | 400 | 373 | 346 | 323 | 300 | 280 | 263 | 243 | 226 | 186 | 13 | 186 |
| 14 | 406 | 393 | 14 | 423 | 393 | 366 | 343 | 316 | 296 | 280 | 256 | 240 | 200 | 14 | 206 |
| 15 | 413 | 400 | 15 | 446 | 416 | 390 | 363 | 336 | 313 | 293 | 273 | 253 | 210 | 15 | 223 |
| 16 | 416 | 403 | 16 | 463 | 430 | 403 | 376 | 346 | 323 | 306 | 283 | 263 | 216 | 16 | 246 |
| 17 | 426 | 410 | 17 | 480 | 446 | 416 | 390 | 360 | 336 | 316 | 293 | 273 | 226 | 17 | 260 |
| 18 | 436 | 420 | 18 | 506 | 470 | 440 | 410 | 380 | 353 | 333 | 310 | 290 | 236 | 18 | 283 |
| 19 | 443 | 426 | 19 | 529 | 493 | 460 | 430 | 396 | 370 | 350 | 323 | 303 | 250 | 19 | 300 |
| 20 | 456 | 440 | 20 | 546 | 509 | 476 | 443 | 410 | 383 | 360 | 333 | 310 | 256 | 20 | 320 |
| 21 | 466 | 450 | 21 | 569 | 529 | 496 | 463 | 426 | 400 | 376 | 346 | 323 | 266 | 21 | 363 |
| 22 | 473 | 456 | 22 | 599 | 556 | 523 | 486 | 450 | 420 | 396 | 366 | 343 | 283 | | |
| 23 | 480 | 463 | 23 | 623 | 579 | 543 | 503 | 466 | 436 | 410 | 380 | 356 | 293 | | |
| 24 | 493 | 473 | 24 | 649 | 603 | 566 | 526 | 486 | 456 | 430 | 396 | 370 | 306 | | |
| 25 | 496 | 476 | 25 | 703 | 653 | 613 | 569 | 526 | 493 | 463 | 430 | 400 | 330 | | |
| 26 | 503 | 486 | 26 | 763 | 709 | 663 | 616 | 573 | 533 | 503 | 466 | 436 | 360 | | |
| 27 | 509 | 493 | | | | | | | | | | | | | |
| 28 | 513 | 496 | | | | | | | | | | | | | |
| 29 | 523 | 503 | | | | | | | | | | | | | |

TERRITORY 15

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 526 | 506 | | | | | | | | | | | | | |
| 31 | 533 | 513 | | | | | | | | | | | | | |
| 32 | 543 | 523 | | | | | | | | | | | | | |
| 33 | 549 | 529 | | | | | | | | | | | | | |
| 34 | 559 | 539 | | | | | | | | | | | | | |
| 35 | 566 | 546 | | | | | | | | | | | | | |
| 36 | 573 | 553 | | | | | | | | | | | | | |
| 37 | 583 | 563 | | | | | | | | | | | | | |
| 38 | 593 | 569 | | | | | | | | | | | | | |
| 39 | 596 | 573 | | | | | | | | | | | | | |
| 40 | 603 | 579 | | | | | | | | | | | | | |
| 41 | 609 | 589 | | | | | | | | | | | | | |
| 42 | 616 | 596 | | | | | | | | | | | | | |
| 43 | 626 | 603 | | | | | | | | | | | | | |
| 44 | 629 | 606 | | | | | | | | | | | | | |
| 45 | 639 | 616 | | | | | | | | | | | | | |
| 46 | 646 | 623 | | | | | | | | | | | | | |
| 47 | 653 | 629 | | | | | | | | | | | | | |
| 48 | 663 | 639 | | | | | | | | | | | | | |
| 49 | 669 | 646 | | | | | | | | | | | | | |
| 50 | 676 | 653 | | | | | | | | | | | | | |
| 51 | 683 | 659 | | | | | | | | | | | | | |
| 52 | 686 | 663 | | | | | | | | | | | | | |
| 53 | 696 | 669 | | | | | | | | | | | | | |
| 54 | 703 | 676 | | | | | | | | | | | | | |
| 55 | 713 | 689 | | | | | | | | | | | | | |
| 56 | 726 | 699 | | | | | | | | | | | | | |
| 57 | 739 | 713 | | | | | | | | | | | | | |
| 58 | 763 | 733 | | | | | | | | | | | | | |
| 59 | 793 | 763 | | | | | | | | | | | | | |
| 60 | 826 | 796 | | | | | | | | | | | | | |
| 61 | 849 | 819 | | | | | | | | | | | | | |
| 62 | 869 | 836 | | | | | | | | | | | | | |
| 63 | 882 | 852 | | | | | | | | | | | | | |
| 64 | 902 | 869 | | | | | | | | | | | | | |
| 65 | 919 | 886 | | | | | | | | | | | | | |
| 66 | 946 | 912 | | | | | | | | | | | | | |
| 67 | 982 | 949 | | | | | | | | | | | | | |
| 68 | 1019 | 982 | | | | | | | | | | | | | |
| 69 | 1056 | 1019 | | | | | | | | | | | | | |
| 70 | 1096 | 1056 | | | | | | | | | | | | | |
| 71 | 1132 | 1089 | | | | | | | | | | | | | |
| 72 | 1169 | 1126 | | | | | | | | | | | | | |
| 73 | 1205 | 1162 | | | | | | | | | | | | | |
| 74 | 1242 | 1199 | | | | | | | | | | | | | |
| 75 | 1279 | 1232 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 16

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------------|---------------|-----------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | |
| 1 | 23 | 22 | 1 | 26 | 26 | 24 | 23 | 23 | 21 | 21 | 19 | 19 | 17 | 1 | 6 |
| 2 | 30 | 29 | 2 | 37 | 35 | 34 | 32 | 32 | 30 | 28 | 27 | 26 | 23 | 2 | 8 |
| 3 | 37 | 37 | 3 | 41 | 40 | 39 | 37 | 36 | 34 | 32 | 30 | 30 | 27 | 3 | 10 |
| 4 | 43 | 42 | 4 | 46 | 44 | 42 | 41 | 39 | 37 | 35 | 34 | 32 | 30 | 4 | 12 |
| 5 | 48 | 47 | 5 | 52 | 50 | 48 | 46 | 45 | 43 | 41 | 39 | 37 | 34 | 5 | 14 |
| 6 | 53 | 52 | 6 | 58 | 56 | 54 | 52 | 50 | 48 | 46 | 43 | 41 | 38 | 6 | 19 |
| 7 | 59 | 57 | 7 | 63 | 61 | 59 | 57 | 55 | 52 | 50 | 47 | 45 | 41 | 7 | 23 |
| 8 | 63 | 62 | 8 | 69 | 67 | 64 | 61 | 59 | 57 | 54 | 51 | 49 | 45 | 8 | 28 |
| 10 | 68 | 67 | 10 | 75 | 72 | 69 | 66 | 64 | 61 | 58 | 55 | 53 | 48 | 10 | 35 |
| 11 | 72 | 71 | 11 | 81 | 78 | 75 | 72 | 70 | 66 | 63 | 60 | 57 | 52 | 11 | 43 |
| 12 | 76 | 75 | 12 | 88 | 86 | 82 | 79 | 76 | 72 | 69 | 66 | 63 | 57 | 12 | 50 |
| 13 | 79 | 77 | 13 | 95 | 92 | 88 | 84 | 81 | 77 | 74 | 70 | 67 | 61 | 13 | 59 |
| 14 | 83 | 81 | 14 | 102 | 99 | 95 | 91 | 88 | 83 | 79 | 76 | 72 | 66 | 14 | 69 |
| 15 | 86 | 85 | 15 | 112 | 109 | 105 | 100 | 97 | 92 | 88 | 83 | 80 | 73 | 15 | 83 |
| 16 | 90 | 88 | 16 | 124 | 120 | 115 | 110 | 106 | 101 | 97 | 91 | 88 | 80 | 16 | 101 |
| 17 | 93 | 92 | 17 | 137 | 132 | 127 | 121 | 117 | 112 | 106 | 101 | 97 | 89 | 17 | 121 |
| 18 | 97 | 95 | 18 | 149 | 145 | 139 | 132 | 128 | 122 | 116 | 110 | 106 | 97 | 18 | 145 |
| 19 | 100 | 98 | 19 | 163 | 158 | 151 | 145 | 140 | 134 | 127 | 121 | 116 | 106 | 19 | 173 |
| 20 | 103 | 101 | 20 | 180 | 175 | 168 | 160 | 155 | 148 | 141 | 133 | 128 | 117 | 20 | 206 |
| 21 | 106 | 104 | 21 | 200 | 194 | 186 | 178 | 172 | 164 | 156 | 148 | 142 | 130 | 21 | 284 |
| 22 | 110 | 108 | 22 | 226 | 219 | 210 | 201 | 195 | 186 | 177 | 168 | 161 | 147 | | |
| 23 | 113 | 111 | 23 | 253 | 246 | 235 | 226 | 218 | 208 | 197 | 188 | 180 | 165 | | |
| 24 | 116 | 114 | 24 | 293 | 284 | 273 | 261 | 253 | 241 | 229 | 217 | 208 | 190 | | |
| 25 | 119 | 117 | 25 | 361 | 350 | 335 | 321 | 311 | 296 | 282 | 267 | 256 | 235 | | |
| 26 | 124 | 121 | 26 | 443 | 430 | 412 | 394 | 381 | 363 | 346 | 328 | 315 | 288 | | |
| 27 | 127 | 124 | | | | | | | | | | | | | |
| 28 | 131 | 128 | | | | | | | | | | | | | |
| 29 | 135 | 133 | | | | | | | | | | | | | |
| 30 | 139 | 137 | | | | | | | | | | | | | |
| 31 | 144 | 141 | | | | | | | | | | | | | |
| 32 | 148 | 145 | | | | | | | | | | | | | |
| 33 | 152 | 149 | | | | | | | | | | | | | |
| 34 | 156 | 152 | | | | | | | | | | | | | |
| 35 | 159 | 157 | | | | | | | | | | | | | |
| 36 | 164 | 161 | | | | | | | | | | | | | |
| 37 | 170 | 166 | | | | | | | | | | | | | |
| 38 | 176 | 173 | | | | | | | | | | | | | |
| 39 | 182 | 179 | | | | | | | | | | | | | |
| 40 | 188 | 184 | | | | | | | | | | | | | |
| 41 | 194 | 190 | | | | | | | | | | | | | |
| 42 | 200 | 196 | | | | | | | | | | | | | |
| 43 | 206 | 202 | | | | | | | | | | | | | |
| 44 | 212 | 208 | | | | | | | | | | | | | |
| 45 | 217 | 213 | | | | | | | | | | | | | |
| 46 | 225 | 220 | | | | | | | | | | | | | |
| 47 | 232 | 228 | | | | | | | | | | | | | |
| 48 | 239 | 235 | | | | | | | | | | | | | |
| 49 | 246 | 242 | | | | | | | | | | | | | |
| 50 | 253 | 248 | | | | | | | | | | | | | |
| 51 | 260 | 255 | | | | | | | | | | | | | |
| 52 | 267 | 262 | | | | | | | | | | | | | |
| 53 | 274 | 268 | | | | | | | | | | | | | |
| 54 | 285 | 279 | | | | | | | | | | | | | |
| 55 | 299 | 293 | | | | | | | | | | | | | |
| 56 | 315 | 308 | | | | | | | | | | | | | |
| 57 | 332 | 326 | | | | | | | | | | | | | |

TERRITORY 16

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|-----------------------------------|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 58 | 358 | 351 | | | | | | | | | | | | | |
| 59 | 397 | 389 | | | | | | | | | | | | | |
| 60 | 440 | 431 | | | | | | | | | | | | | |
| 61 | 480 | 471 | | | | | | | | | | | | | |
| 62 | 518 | 508 | | | | | | | | | | | | | |
| 63 | 556 | 546 | | | | | | | | | | | | | |
| 64 | 594 | 583 | | | | | | | | | | | | | |
| 65 | 633 | 620 | | | | | | | | | | | | | |
| 66 | 690 | 677 | | | | | | | | | | | | | |
| 67 | 766 | 751 | | | | | | | | | | | | | |
| 68 | 842 | 826 | | | | | | | | | | | | | |
| 69 | 918 | 900 | | | | | | | | | | | | | |
| 70 | 994 | 975 | | | | | | | | | | | | | |
| 71 | 1070 | 1049 | | | | | | | | | | | | | |
| 72 | 1146 | 1124 | | | | | | | | | | | | | |
| 73 | 1222 | 1199 | | | | | | | | | | | | | |
| 74 | 1299 | 1274 | | | | | | | | | | | | | |
| 75 | 1374 | 1348 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 163 | 157 | 1 | 193 | 180 | 167 | 157 | 147 | 137 | 127 | 117 | 110 | 90 | 1 | 43 |
| 2 | 216 | 210 | 2 | 216 | 200 | 190 | 176 | 163 | 153 | 143 | 133 | 123 | 103 | 2 | 53 |
| 3 | 236 | 226 | 3 | 253 | 236 | 220 | 206 | 190 | 176 | 167 | 153 | 143 | 120 | 3 | 67 |
| 4 | 276 | 266 | 4 | 273 | 253 | 236 | 220 | 206 | 190 | 180 | 167 | 157 | 130 | 4 | 73 |
| 5 | 303 | 293 | 5 | 293 | 273 | 256 | 236 | 220 | 206 | 193 | 180 | 167 | 137 | 5 | 87 |
| 6 | 316 | 306 | 6 | 306 | 286 | 266 | 250 | 230 | 213 | 203 | 186 | 173 | 143 | 6 | 93 |
| 7 | 333 | 320 | 7 | 320 | 296 | 280 | 260 | 240 | 223 | 210 | 196 | 183 | 150 | 7 | 103 |
| 8 | 346 | 336 | 8 | 333 | 310 | 290 | 270 | 250 | 233 | 220 | 203 | 190 | 157 | 8 | 123 |
| 10 | 360 | 346 | 10 | 356 | 333 | 310 | 290 | 266 | 250 | 236 | 216 | 203 | 167 | 10 | 143 |
| 11 | 370 | 356 | 11 | 373 | 346 | 323 | 303 | 280 | 260 | 246 | 226 | 213 | 176 | 11 | 157 |
| 12 | 383 | 370 | 12 | 383 | 356 | 333 | 310 | 286 | 270 | 253 | 233 | 220 | 180 | 12 | 173 |
| 13 | 396 | 380 | 13 | 400 | 373 | 346 | 323 | 300 | 280 | 263 | 243 | 226 | 186 | 13 | 186 |
| 14 | 406 | 393 | 14 | 423 | 393 | 366 | 343 | 316 | 296 | 280 | 256 | 240 | 200 | 14 | 206 |
| 15 | 413 | 400 | 15 | 446 | 416 | 390 | 363 | 336 | 313 | 293 | 273 | 253 | 210 | 15 | 223 |
| 16 | 416 | 403 | 16 | 463 | 430 | 403 | 376 | 346 | 323 | 306 | 283 | 263 | 216 | 16 | 246 |
| 17 | 426 | 410 | 17 | 480 | 446 | 416 | 390 | 360 | 336 | 316 | 293 | 273 | 226 | 17 | 260 |
| 18 | 436 | 420 | 18 | 506 | 470 | 440 | 410 | 380 | 353 | 333 | 310 | 290 | 236 | 18 | 283 |
| 19 | 443 | 426 | 19 | 529 | 493 | 460 | 430 | 396 | 370 | 350 | 323 | 303 | 250 | 19 | 300 |
| 20 | 456 | 440 | 20 | 546 | 509 | 476 | 443 | 410 | 383 | 360 | 333 | 310 | 256 | 20 | 320 |
| 21 | 466 | 450 | 21 | 569 | 529 | 496 | 463 | 426 | 400 | 376 | 346 | 323 | 266 | 21 | 363 |
| 22 | 473 | 456 | 22 | 599 | 556 | 523 | 486 | 450 | 420 | 396 | 366 | 343 | 283 | | |
| 23 | 480 | 463 | 23 | 623 | 579 | 543 | 503 | 466 | 436 | 410 | 380 | 356 | 293 | | |
| 24 | 493 | 473 | 24 | 649 | 603 | 566 | 526 | 486 | 456 | 430 | 396 | 370 | 306 | | |
| 25 | 496 | 476 | 25 | 703 | 653 | 613 | 569 | 526 | 493 | 463 | 430 | 400 | 330 | | |
| 26 | 503 | 486 | 26 | 763 | 709 | 663 | 616 | 573 | 533 | 503 | 466 | 436 | 360 | | |
| 27 | 509 | 493 | | | | | | | | | | | | | |
| 28 | 513 | 496 | | | | | | | | | | | | | |
| 29 | 523 | 503 | | | | | | | | | | | | | |

TERRITORY 16

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 526 | 506 | | | | | | | | | | | | | |
| 31 | 533 | 513 | | | | | | | | | | | | | |
| 32 | 543 | 523 | | | | | | | | | | | | | |
| 33 | 549 | 529 | | | | | | | | | | | | | |
| 34 | 559 | 539 | | | | | | | | | | | | | |
| 35 | 566 | 546 | | | | | | | | | | | | | |
| 36 | 573 | 553 | | | | | | | | | | | | | |
| 37 | 583 | 563 | | | | | | | | | | | | | |
| 38 | 593 | 569 | | | | | | | | | | | | | |
| 39 | 596 | 573 | | | | | | | | | | | | | |
| 40 | 603 | 579 | | | | | | | | | | | | | |
| 41 | 609 | 589 | | | | | | | | | | | | | |
| 42 | 616 | 596 | | | | | | | | | | | | | |
| 43 | 626 | 603 | | | | | | | | | | | | | |
| 44 | 629 | 606 | | | | | | | | | | | | | |
| 45 | 639 | 616 | | | | | | | | | | | | | |
| 46 | 646 | 623 | | | | | | | | | | | | | |
| 47 | 653 | 629 | | | | | | | | | | | | | |
| 48 | 663 | 639 | | | | | | | | | | | | | |
| 49 | 669 | 646 | | | | | | | | | | | | | |
| 50 | 676 | 653 | | | | | | | | | | | | | |
| 51 | 683 | 659 | | | | | | | | | | | | | |
| 52 | 686 | 663 | | | | | | | | | | | | | |
| 53 | 696 | 669 | | | | | | | | | | | | | |
| 54 | 703 | 676 | | | | | | | | | | | | | |
| 55 | 713 | 689 | | | | | | | | | | | | | |
| 56 | 726 | 699 | | | | | | | | | | | | | |
| 57 | 739 | 713 | | | | | | | | | | | | | |
| 58 | 763 | 733 | | | | | | | | | | | | | |
| 59 | 793 | 763 | | | | | | | | | | | | | |
| 60 | 826 | 796 | | | | | | | | | | | | | |
| 61 | 849 | 819 | | | | | | | | | | | | | |
| 62 | 869 | 836 | | | | | | | | | | | | | |
| 63 | 882 | 852 | | | | | | | | | | | | | |
| 64 | 902 | 869 | | | | | | | | | | | | | |
| 65 | 919 | 886 | | | | | | | | | | | | | |
| 66 | 946 | 912 | | | | | | | | | | | | | |
| 67 | 982 | 949 | | | | | | | | | | | | | |
| 68 | 1019 | 982 | | | | | | | | | | | | | |
| 69 | 1056 | 1019 | | | | | | | | | | | | | |
| 70 | 1096 | 1056 | | | | | | | | | | | | | |
| 71 | 1132 | 1089 | | | | | | | | | | | | | |
| 72 | 1169 | 1126 | | | | | | | | | | | | | |
| 73 | 1205 | 1162 | | | | | | | | | | | | | |
| 74 | 1242 | 1199 | | | | | | | | | | | | | |
| 75 | 1279 | 1232 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 17

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|-----------------------------------|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 23 | 22 | 1 | 26 | 26 | 24 | 23 | 23 | 21 | 21 | 19 | 19 | 17 | 1 | 6 |
| 2 | 30 | 29 | 2 | 37 | 35 | 34 | 32 | 32 | 30 | 28 | 27 | 26 | 23 | 2 | 8 |
| 3 | 37 | 37 | 3 | 41 | 40 | 39 | 37 | 36 | 34 | 32 | 30 | 30 | 27 | 3 | 10 |
| 4 | 43 | 42 | 4 | 46 | 44 | 42 | 41 | 39 | 37 | 35 | 34 | 32 | 30 | 4 | 12 |
| 5 | 48 | 47 | 5 | 52 | 50 | 48 | 46 | 45 | 43 | 41 | 39 | 37 | 34 | 5 | 14 |
| 6 | 53 | 52 | 6 | 58 | 56 | 54 | 52 | 50 | 48 | 46 | 43 | 41 | 38 | 6 | 19 |
| 7 | 59 | 57 | 7 | 63 | 61 | 59 | 57 | 55 | 52 | 50 | 47 | 45 | 41 | 7 | 23 |
| 8 | 63 | 62 | 8 | 69 | 67 | 64 | 61 | 59 | 57 | 54 | 51 | 49 | 45 | 8 | 28 |
| 10 | 68 | 67 | 10 | 75 | 72 | 69 | 66 | 64 | 61 | 58 | 55 | 53 | 48 | 10 | 35 |
| 11 | 72 | 71 | 11 | 81 | 78 | 75 | 72 | 70 | 66 | 63 | 60 | 57 | 52 | 11 | 43 |
| 12 | 76 | 75 | 12 | 88 | 86 | 82 | 79 | 76 | 72 | 69 | 66 | 63 | 57 | 12 | 50 |
| 13 | 79 | 77 | 13 | 95 | 92 | 88 | 84 | 81 | 77 | 74 | 70 | 67 | 61 | 13 | 59 |
| 14 | 83 | 81 | 14 | 102 | 99 | 95 | 91 | 88 | 83 | 79 | 76 | 72 | 66 | 14 | 69 |
| 15 | 86 | 85 | 15 | 112 | 109 | 105 | 100 | 97 | 92 | 88 | 83 | 80 | 73 | 15 | 83 |
| 16 | 90 | 88 | 16 | 124 | 120 | 115 | 110 | 106 | 101 | 97 | 91 | 88 | 80 | 16 | 101 |
| 17 | 93 | 92 | 17 | 137 | 132 | 127 | 121 | 117 | 112 | 106 | 101 | 97 | 89 | 17 | 121 |
| 18 | 97 | 95 | 18 | 149 | 145 | 139 | 132 | 128 | 122 | 116 | 110 | 106 | 97 | 18 | 145 |
| 19 | 100 | 98 | 19 | 163 | 158 | 151 | 145 | 140 | 134 | 127 | 121 | 116 | 106 | 19 | 173 |
| 20 | 103 | 101 | 20 | 180 | 175 | 168 | 160 | 155 | 148 | 141 | 133 | 128 | 117 | 20 | 206 |
| 21 | 106 | 104 | 21 | 200 | 194 | 186 | 178 | 172 | 164 | 156 | 148 | 142 | 130 | 21 | 284 |
| 22 | 110 | 108 | 22 | 226 | 219 | 210 | 201 | 195 | 186 | 177 | 168 | 161 | 147 | | |
| 23 | 113 | 111 | 23 | 253 | 246 | 235 | 226 | 218 | 208 | 197 | 188 | 180 | 165 | | |
| 24 | 116 | 114 | 24 | 293 | 284 | 273 | 261 | 253 | 241 | 229 | 217 | 208 | 190 | | |
| 25 | 119 | 117 | 25 | 361 | 350 | 335 | 321 | 311 | 296 | 282 | 267 | 256 | 235 | | |
| 26 | 124 | 121 | 26 | 443 | 430 | 412 | 394 | 381 | 363 | 346 | 328 | 315 | 288 | | |
| 27 | 127 | 124 | | | | | | | | | | | | | |
| 28 | 131 | 128 | | | | | | | | | | | | | |
| 29 | 135 | 133 | | | | | | | | | | | | | |
| 30 | 139 | 137 | | | | | | | | | | | | | |
| 31 | 144 | 141 | | | | | | | | | | | | | |
| 32 | 148 | 145 | | | | | | | | | | | | | |
| 33 | 152 | 149 | | | | | | | | | | | | | |
| 34 | 156 | 152 | | | | | | | | | | | | | |
| 35 | 159 | 157 | | | | | | | | | | | | | |
| 36 | 164 | 161 | | | | | | | | | | | | | |
| 37 | 170 | 166 | | | | | | | | | | | | | |
| 38 | 176 | 173 | | | | | | | | | | | | | |
| 39 | 182 | 179 | | | | | | | | | | | | | |
| 40 | 188 | 184 | | | | | | | | | | | | | |
| 41 | 194 | 190 | | | | | | | | | | | | | |
| 42 | 200 | 196 | | | | | | | | | | | | | |
| 43 | 206 | 202 | | | | | | | | | | | | | |
| 44 | 212 | 208 | | | | | | | | | | | | | |
| 45 | 217 | 213 | | | | | | | | | | | | | |
| 46 | 225 | 220 | | | | | | | | | | | | | |
| 47 | 232 | 228 | | | | | | | | | | | | | |
| 48 | 239 | 235 | | | | | | | | | | | | | |
| 49 | 246 | 242 | | | | | | | | | | | | | |
| 50 | 253 | 248 | | | | | | | | | | | | | |
| 51 | 260 | 255 | | | | | | | | | | | | | |
| 52 | 267 | 262 | | | | | | | | | | | | | |
| 53 | 274 | 268 | | | | | | | | | | | | | |
| 54 | 285 | 279 | | | | | | | | | | | | | |
| 55 | 299 | 293 | | | | | | | | | | | | | |
| 56 | 315 | 308 | | | | | | | | | | | | | |
| 57 | 332 | 326 | | | | | | | | | | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 17

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 58 | 358 | 351 | | | | | | | | | | | | | |
| 59 | 397 | 389 | | | | | | | | | | | | | |
| 60 | 440 | 431 | | | | | | | | | | | | | |
| 61 | 480 | 471 | | | | | | | | | | | | | |
| 62 | 518 | 508 | | | | | | | | | | | | | |
| 63 | 556 | 546 | | | | | | | | | | | | | |
| 64 | 594 | 583 | | | | | | | | | | | | | |
| 65 | 633 | 620 | | | | | | | | | | | | | |
| 66 | 690 | 677 | | | | | | | | | | | | | |
| 67 | 766 | 751 | | | | | | | | | | | | | |
| 68 | 842 | 826 | | | | | | | | | | | | | |
| 69 | 918 | 900 | | | | | | | | | | | | | |
| 70 | 994 | 975 | | | | | | | | | | | | | |
| 71 | 1070 | 1049 | | | | | | | | | | | | | |
| 72 | 1146 | 1124 | | | | | | | | | | | | | |
| 73 | 1222 | 1199 | | | | | | | | | | | | | |
| 74 | 1299 | 1274 | | | | | | | | | | | | | |
| 75 | 1374 | 1348 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 1 | 169 | 162 | 1 | 200 | 186 | 173 | 162 | 152 | 141 | 131 | 121 | 114 | 93 | 1 | 45 |
| 2 | 224 | 217 | 2 | 224 | 207 | 197 | 183 | 169 | 159 | 148 | 138 | 128 | 107 | 2 | 55 |
| 3 | 245 | 235 | 3 | 262 | 245 | 228 | 214 | 197 | 183 | 173 | 159 | 148 | 124 | 3 | 69 |
| 4 | 286 | 276 | 4 | 283 | 262 | 245 | 228 | 214 | 197 | 186 | 173 | 162 | 135 | 4 | 76 |
| 5 | 314 | 304 | 5 | 304 | 283 | 266 | 245 | 228 | 214 | 200 | 186 | 173 | 141 | 5 | 90 |
| 6 | 328 | 317 | 6 | 317 | 297 | 276 | 259 | 238 | 221 | 210 | 193 | 179 | 148 | 6 | 97 |
| 7 | 345 | 331 | 7 | 331 | 307 | 290 | 269 | 248 | 231 | 217 | 204 | 190 | 155 | 7 | 107 |
| 8 | 359 | 348 | 8 | 345 | 321 | 300 | 279 | 259 | 242 | 228 | 210 | 197 | 162 | 8 | 128 |
| 10 | 373 | 359 | 10 | 369 | 345 | 321 | 300 | 276 | 259 | 245 | 224 | 210 | 173 | 10 | 148 |
| 11 | 383 | 369 | 11 | 386 | 359 | 335 | 314 | 290 | 269 | 255 | 235 | 221 | 183 | 11 | 162 |
| 12 | 397 | 383 | 12 | 397 | 369 | 345 | 321 | 297 | 279 | 262 | 242 | 228 | 186 | 12 | 179 |
| 13 | 411 | 393 | 13 | 414 | 386 | 359 | 335 | 311 | 290 | 273 | 252 | 235 | 193 | 13 | 193 |
| 14 | 421 | 407 | 14 | 438 | 407 | 380 | 355 | 328 | 307 | 290 | 266 | 248 | 207 | 14 | 214 |
| 15 | 428 | 414 | 15 | 462 | 431 | 404 | 376 | 348 | 324 | 304 | 283 | 262 | 217 | 15 | 231 |
| 16 | 431 | 417 | 16 | 480 | 445 | 417 | 390 | 359 | 335 | 317 | 293 | 273 | 224 | 16 | 255 |
| 17 | 442 | 424 | 17 | 497 | 462 | 431 | 404 | 373 | 348 | 328 | 304 | 283 | 235 | 17 | 269 |
| 18 | 452 | 435 | 18 | 524 | 486 | 455 | 424 | 393 | 366 | 345 | 321 | 300 | 245 | 18 | 293 |
| 19 | 459 | 442 | 19 | 549 | 511 | 476 | 445 | 411 | 383 | 362 | 335 | 314 | 259 | 19 | 311 |
| 20 | 473 | 455 | 20 | 566 | 528 | 493 | 459 | 424 | 397 | 373 | 345 | 321 | 266 | 20 | 331 |
| 21 | 483 | 466 | 21 | 590 | 549 | 514 | 480 | 442 | 414 | 390 | 359 | 335 | 276 | 21 | 376 |
| 22 | 490 | 473 | 22 | 621 | 576 | 542 | 504 | 466 | 435 | 411 | 380 | 355 | 293 | | |
| 23 | 497 | 480 | 23 | 645 | 600 | 562 | 521 | 483 | 452 | 424 | 393 | 369 | 304 | | |
| 24 | 511 | 490 | 24 | 673 | 624 | 587 | 545 | 504 | 473 | 445 | 411 | 383 | 317 | | |
| 25 | 514 | 493 | 25 | 728 | 676 | 635 | 590 | 545 | 511 | 480 | 445 | 414 | 342 | | |
| 26 | 521 | 504 | 26 | 790 | 735 | 687 | 638 | 593 | 552 | 521 | 483 | 452 | 373 | | |
| 27 | 528 | 511 | | | | | | | | | | | | | |
| 28 | 531 | 514 | | | | | | | | | | | | | |
| 29 | 542 | 521 | | | | | | | | | | | | | |

TERRITORY 17

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 545 | 524 | | | | | | | | | | | | | |
| 31 | 552 | 531 | | | | | | | | | | | | | |
| 32 | 562 | 542 | | | | | | | | | | | | | |
| 33 | 569 | 549 | | | | | | | | | | | | | |
| 34 | 580 | 559 | | | | | | | | | | | | | |
| 35 | 587 | 566 | | | | | | | | | | | | | |
| 36 | 593 | 573 | | | | | | | | | | | | | |
| 37 | 604 | 583 | | | | | | | | | | | | | |
| 38 | 614 | 590 | | | | | | | | | | | | | |
| 39 | 618 | 593 | | | | | | | | | | | | | |
| 40 | 624 | 600 | | | | | | | | | | | | | |
| 41 | 631 | 611 | | | | | | | | | | | | | |
| 42 | 638 | 618 | | | | | | | | | | | | | |
| 43 | 649 | 624 | | | | | | | | | | | | | |
| 44 | 652 | 628 | | | | | | | | | | | | | |
| 45 | 662 | 638 | | | | | | | | | | | | | |
| 46 | 669 | 645 | | | | | | | | | | | | | |
| 47 | 676 | 652 | | | | | | | | | | | | | |
| 48 | 687 | 662 | | | | | | | | | | | | | |
| 49 | 693 | 669 | | | | | | | | | | | | | |
| 50 | 700 | 676 | | | | | | | | | | | | | |
| 51 | 707 | 683 | | | | | | | | | | | | | |
| 52 | 711 | 687 | | | | | | | | | | | | | |
| 53 | 721 | 693 | | | | | | | | | | | | | |
| 54 | 728 | 700 | | | | | | | | | | | | | |
| 55 | 738 | 714 | | | | | | | | | | | | | |
| 56 | 752 | 725 | | | | | | | | | | | | | |
| 57 | 766 | 738 | | | | | | | | | | | | | |
| 58 | 790 | 759 | | | | | | | | | | | | | |
| 59 | 821 | 790 | | | | | | | | | | | | | |
| 60 | 856 | 825 | | | | | | | | | | | | | |
| 61 | 880 | 849 | | | | | | | | | | | | | |
| 62 | 900 | 866 | | | | | | | | | | | | | |
| 63 | 914 | 883 | | | | | | | | | | | | | |
| 64 | 935 | 900 | | | | | | | | | | | | | |
| 65 | 952 | 918 | | | | | | | | | | | | | |
| 66 | 980 | 945 | | | | | | | | | | | | | |
| 67 | 1018 | 983 | | | | | | | | | | | | | |
| 68 | 1056 | 1018 | | | | | | | | | | | | | |
| 69 | 1094 | 1056 | | | | | | | | | | | | | |
| 70 | 1135 | 1094 | | | | | | | | | | | | | |
| 71 | 1173 | 1128 | | | | | | | | | | | | | |
| 72 | 1211 | 1166 | | | | | | | | | | | | | |
| 73 | 1249 | 1204 | | | | | | | | | | | | | |
| 74 | 1287 | 1242 | | | | | | | | | | | | | |
| 75 | 1325 | 1277 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 18

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------------|---------------|-----------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | |
| 1 | 23 | 23 | 1 | 27 | 26 | 25 | 24 | 23 | 22 | 21 | 20 | 19 | 18 | 1 | 6 |
| 2 | 31 | 30 | 2 | 38 | 36 | 35 | 33 | 33 | 31 | 29 | 28 | 27 | 24 | 2 | 8 |
| 3 | 38 | 38 | 3 | 43 | 41 | 40 | 38 | 37 | 35 | 33 | 31 | 31 | 28 | 3 | 11 |
| 4 | 44 | 43 | 4 | 47 | 45 | 43 | 42 | 40 | 38 | 36 | 35 | 33 | 31 | 4 | 13 |
| 5 | 49 | 48 | 5 | 53 | 52 | 50 | 48 | 46 | 44 | 42 | 40 | 38 | 35 | 5 | 15 |
| 6 | 55 | 53 | 6 | 60 | 58 | 55 | 53 | 51 | 49 | 47 | 44 | 43 | 39 | 6 | 20 |
| 7 | 60 | 59 | 7 | 65 | 63 | 61 | 58 | 56 | 53 | 51 | 48 | 46 | 43 | 7 | 24 |
| 8 | 65 | 64 | 8 | 71 | 69 | 66 | 63 | 61 | 58 | 55 | 53 | 50 | 46 | 8 | 28 |
| 10 | 70 | 69 | 10 | 77 | 75 | 71 | 68 | 66 | 63 | 60 | 57 | 55 | 50 | 10 | 36 |
| 11 | 75 | 73 | 11 | 83 | 80 | 77 | 74 | 72 | 68 | 65 | 62 | 59 | 54 | 11 | 44 |
| 12 | 78 | 77 | 12 | 91 | 88 | 84 | 81 | 78 | 75 | 71 | 67 | 65 | 59 | 12 | 51 |
| 13 | 81 | 80 | 13 | 97 | 94 | 90 | 87 | 84 | 80 | 76 | 72 | 69 | 63 | 13 | 60 |
| 14 | 85 | 83 | 14 | 105 | 102 | 98 | 94 | 90 | 86 | 82 | 78 | 75 | 68 | 14 | 71 |
| 15 | 89 | 87 | 15 | 116 | 112 | 108 | 103 | 99 | 95 | 90 | 86 | 82 | 75 | 15 | 86 |
| 16 | 92 | 91 | 16 | 127 | 124 | 118 | 113 | 109 | 104 | 99 | 94 | 90 | 82 | 16 | 104 |
| 17 | 96 | 94 | 17 | 141 | 136 | 131 | 125 | 121 | 115 | 109 | 104 | 100 | 92 | 17 | 125 |
| 18 | 100 | 98 | 18 | 153 | 149 | 143 | 136 | 132 | 126 | 119 | 114 | 109 | 99 | 18 | 149 |
| 19 | 103 | 101 | 19 | 168 | 163 | 155 | 149 | 144 | 138 | 131 | 124 | 119 | 109 | 19 | 178 |
| 20 | 106 | 104 | 20 | 185 | 180 | 173 | 165 | 159 | 152 | 145 | 137 | 131 | 121 | 20 | 212 |
| 21 | 109 | 107 | 21 | 206 | 200 | 192 | 183 | 177 | 169 | 160 | 153 | 146 | 134 | 21 | 293 |
| 22 | 113 | 111 | 22 | 233 | 226 | 217 | 207 | 200 | 191 | 182 | 173 | 165 | 151 | | |
| 23 | 116 | 114 | 23 | 261 | 253 | 242 | 232 | 224 | 214 | 203 | 193 | 185 | 170 | | |
| 24 | 119 | 117 | 24 | 302 | 293 | 280 | 268 | 260 | 248 | 236 | 224 | 214 | 196 | | |
| 25 | 123 | 121 | 25 | 371 | 360 | 345 | 330 | 320 | 305 | 290 | 275 | 263 | 241 | | |
| 26 | 127 | 124 | 26 | 456 | 442 | 424 | 405 | 392 | 373 | 356 | 337 | 324 | 296 | | |
| 27 | 131 | 128 | | | | | | | | | | | | | |
| 28 | 135 | 132 | | | | | | | | | | | | | |
| 29 | 139 | 137 | | | | | | | | | | | | | |
| 30 | 143 | 141 | | | | | | | | | | | | | |
| 31 | 148 | 145 | | | | | | | | | | | | | |
| 32 | 152 | 149 | | | | | | | | | | | | | |
| 33 | 157 | 153 | | | | | | | | | | | | | |
| 34 | 160 | 157 | | | | | | | | | | | | | |
| 35 | 164 | 161 | | | | | | | | | | | | | |
| 36 | 168 | 165 | | | | | | | | | | | | | |
| 37 | 175 | 171 | | | | | | | | | | | | | |
| 38 | 181 | 178 | | | | | | | | | | | | | |
| 39 | 187 | 184 | | | | | | | | | | | | | |
| 40 | 193 | 190 | | | | | | | | | | | | | |
| 41 | 200 | 196 | | | | | | | | | | | | | |
| 42 | 206 | 202 | | | | | | | | | | | | | |
| 43 | 212 | 208 | | | | | | | | | | | | | |
| 44 | 218 | 214 | | | | | | | | | | | | | |
| 45 | 224 | 219 | | | | | | | | | | | | | |
| 46 | 231 | 226 | | | | | | | | | | | | | |
| 47 | 239 | 234 | | | | | | | | | | | | | |
| 48 | 246 | 241 | | | | | | | | | | | | | |
| 49 | 253 | 249 | | | | | | | | | | | | | |
| 50 | 260 | 255 | | | | | | | | | | | | | |
| 51 | 268 | 263 | | | | | | | | | | | | | |
| 52 | 275 | 270 | | | | | | | | | | | | | |
| 53 | 282 | 276 | | | | | | | | | | | | | |
| 54 | 293 | 288 | | | | | | | | | | | | | |
| 55 | 307 | 301 | | | | | | | | | | | | | |
| 56 | 324 | 317 | | | | | | | | | | | | | |
| 57 | 342 | 335 | | | | | | | | | | | | | |

TERRITORY 18

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|-----------------------------------|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 58 | 368 | 361 | | | | | | | | | | | | | |
| 59 | 408 | 400 | | | | | | | | | | | | | |
| 60 | 452 | 444 | | | | | | | | | | | | | |
| 61 | 494 | 485 | | | | | | | | | | | | | |
| 62 | 533 | 523 | | | | | | | | | | | | | |
| 63 | 572 | 562 | | | | | | | | | | | | | |
| 64 | 611 | 600 | | | | | | | | | | | | | |
| 65 | 651 | 638 | | | | | | | | | | | | | |
| 66 | 710 | 697 | | | | | | | | | | | | | |
| 67 | 788 | 773 | | | | | | | | | | | | | |
| 68 | 866 | 850 | | | | | | | | | | | | | |
| 69 | 944 | 927 | | | | | | | | | | | | | |
| 70 | 1023 | 1003 | | | | | | | | | | | | | |
| 71 | 1101 | 1080 | | | | | | | | | | | | | |
| 72 | 1179 | 1157 | | | | | | | | | | | | | |
| 73 | 1257 | 1234 | | | | | | | | | | | | | |
| 74 | 1336 | 1311 | | | | | | | | | | | | | |
| 75 | 1414 | 1387 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 162 | 156 | 1 | 192 | 179 | 166 | 156 | 146 | 136 | 126 | 116 | 109 | 89 | 1 | 43 |
| 2 | 215 | 209 | 2 | 215 | 199 | 189 | 175 | 162 | 152 | 142 | 132 | 122 | 103 | 2 | 53 |
| 3 | 235 | 225 | 3 | 252 | 235 | 218 | 205 | 189 | 175 | 166 | 152 | 142 | 119 | 3 | 66 |
| 4 | 275 | 265 | 4 | 271 | 252 | 235 | 218 | 205 | 189 | 179 | 166 | 156 | 129 | 4 | 73 |
| 5 | 301 | 291 | 5 | 291 | 271 | 255 | 235 | 218 | 205 | 192 | 179 | 166 | 136 | 5 | 86 |
| 6 | 314 | 305 | 6 | 305 | 285 | 265 | 248 | 228 | 212 | 202 | 185 | 172 | 142 | 6 | 93 |
| 7 | 331 | 318 | 7 | 318 | 295 | 278 | 258 | 238 | 222 | 209 | 195 | 182 | 149 | 7 | 103 |
| 8 | 344 | 334 | 8 | 331 | 308 | 288 | 268 | 248 | 232 | 218 | 202 | 189 | 156 | 8 | 122 |
| 10 | 357 | 344 | 10 | 354 | 331 | 308 | 288 | 265 | 248 | 235 | 215 | 202 | 166 | 10 | 142 |
| 11 | 367 | 354 | 11 | 371 | 344 | 321 | 301 | 278 | 258 | 245 | 225 | 212 | 175 | 11 | 156 |
| 12 | 381 | 367 | 12 | 381 | 354 | 331 | 308 | 285 | 268 | 252 | 232 | 218 | 179 | 12 | 172 |
| 13 | 394 | 377 | 13 | 397 | 371 | 344 | 321 | 298 | 278 | 261 | 242 | 225 | 185 | 13 | 185 |
| 14 | 404 | 391 | 14 | 420 | 391 | 364 | 341 | 314 | 295 | 278 | 255 | 238 | 199 | 14 | 205 |
| 15 | 410 | 397 | 15 | 444 | 414 | 387 | 361 | 334 | 311 | 291 | 271 | 252 | 209 | 15 | 222 |
| 16 | 414 | 401 | 16 | 460 | 427 | 401 | 374 | 344 | 321 | 305 | 281 | 261 | 215 | 16 | 245 |
| 17 | 424 | 407 | 17 | 477 | 444 | 414 | 387 | 357 | 334 | 314 | 291 | 271 | 225 | 17 | 258 |
| 18 | 434 | 417 | 18 | 503 | 467 | 437 | 407 | 377 | 351 | 331 | 308 | 288 | 235 | 18 | 281 |
| 19 | 440 | 424 | 19 | 526 | 490 | 457 | 427 | 394 | 367 | 348 | 321 | 301 | 248 | 19 | 298 |
| 20 | 453 | 437 | 20 | 543 | 506 | 473 | 440 | 407 | 381 | 357 | 331 | 308 | 255 | 20 | 318 |
| 21 | 463 | 447 | 21 | 566 | 526 | 493 | 460 | 424 | 397 | 374 | 344 | 321 | 265 | 21 | 361 |
| 22 | 470 | 453 | 22 | 596 | 553 | 520 | 483 | 447 | 417 | 394 | 364 | 341 | 281 | | |
| 23 | 477 | 460 | 23 | 619 | 576 | 540 | 500 | 463 | 434 | 407 | 377 | 354 | 291 | | |
| 24 | 490 | 470 | 24 | 645 | 599 | 563 | 523 | 483 | 453 | 427 | 394 | 367 | 305 | | |
| 25 | 493 | 473 | 25 | 698 | 649 | 609 | 566 | 523 | 490 | 460 | 427 | 397 | 328 | | |
| 26 | 500 | 483 | 26 | 758 | 705 | 659 | 612 | 569 | 530 | 500 | 463 | 434 | 357 | | |
| 27 | 506 | 490 | | | | | | | | | | | | | |
| 28 | 510 | 493 | | | | | | | | | | | | | |
| 29 | 520 | 500 | | | | | | | | | | | | | |

TERRITORY 18

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|--|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 523 | 503 | | | | | | | | | | | | | |
| 31 | 530 | 510 | | | | | | | | | | | | | |
| 32 | 540 | 520 | | | | | | | | | | | | | |
| 33 | 546 | 526 | | | | | | | | | | | | | |
| 34 | 556 | 536 | | | | | | | | | | | | | |
| 35 | 563 | 543 | | | | | | | | | | | | | |
| 36 | 569 | 549 | | | | | | | | | | | | | |
| 37 | 579 | 559 | | | | | | | | | | | | | |
| 38 | 589 | 566 | | | | | | | | | | | | | |
| 39 | 592 | 569 | | | | | | | | | | | | | |
| 40 | 599 | 576 | | | | | | | | | | | | | |
| 41 | 606 | 586 | | | | | | | | | | | | | |
| 42 | 612 | 592 | | | | | | | | | | | | | |
| 43 | 622 | 599 | | | | | | | | | | | | | |
| 44 | 626 | 602 | | | | | | | | | | | | | |
| 45 | 636 | 612 | | | | | | | | | | | | | |
| 46 | 642 | 619 | | | | | | | | | | | | | |
| 47 | 649 | 626 | | | | | | | | | | | | | |
| 48 | 659 | 636 | | | | | | | | | | | | | |
| 49 | 665 | 642 | | | | | | | | | | | | | |
| 50 | 672 | 649 | | | | | | | | | | | | | |
| 51 | 679 | 655 | | | | | | | | | | | | | |
| 52 | 682 | 659 | | | | | | | | | | | | | |
| 53 | 692 | 665 | | | | | | | | | | | | | |
| 54 | 698 | 672 | | | | | | | | | | | | | |
| 55 | 708 | 685 | | | | | | | | | | | | | |
| 56 | 722 | 695 | | | | | | | | | | | | | |
| 57 | 735 | 708 | | | | | | | | | | | | | |
| 58 | 758 | 728 | | | | | | | | | | | | | |
| 59 | 788 | 758 | | | | | | | | | | | | | |
| 60 | 821 | 791 | | | | | | | | | | | | | |
| 61 | 844 | 814 | | | | | | | | | | | | | |
| 62 | 864 | 831 | | | | | | | | | | | | | |
| 63 | 877 | 847 | | | | | | | | | | | | | |
| 64 | 897 | 864 | | | | | | | | | | | | | |
| 65 | 914 | 880 | | | | | | | | | | | | | |
| 66 | 940 | 907 | | | | | | | | | | | | | |
| 67 | 976 | 943 | | | | | | | | | | | | | |
| 68 | 1013 | 976 | | | | | | | | | | | | | |
| 69 | 1049 | 1013 | | | | | | | | | | | | | |
| 70 | 1089 | 1049 | | | | | | | | | | | | | |
| 71 | 1125 | 1082 | | | | | | | | | | | | | |
| 72 | 1162 | 1119 | | | | | | | | | | | | | |
| 73 | 1198 | 1155 | | | | | | | | | | | | | |
| 74 | 1235 | 1192 | | | | | | | | | | | | | |
| 75 | 1271 | 1225 | | | | | | | | | | | | | |
| <p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p> | | | | | | | | | | | | | | | |

TERRITORY 24

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|-----------------------------------|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 31 | 30 | 1 | 36 | 35 | 33 | 32 | 31 | 29 | 28 | 26 | 25 | 24 | 1 | 8 |
| 2 | 40 | 39 | 2 | 50 | 48 | 46 | 44 | 43 | 40 | 39 | 37 | 36 | 32 | 2 | 10 |
| 3 | 51 | 50 | 3 | 56 | 55 | 53 | 50 | 49 | 46 | 44 | 41 | 40 | 37 | 3 | 14 |
| 4 | 58 | 57 | 4 | 62 | 60 | 57 | 55 | 54 | 51 | 48 | 46 | 44 | 40 | 4 | 17 |
| 5 | 65 | 64 | 5 | 71 | 69 | 66 | 63 | 61 | 58 | 55 | 53 | 50 | 46 | 5 | 20 |
| 6 | 72 | 71 | 6 | 79 | 76 | 73 | 71 | 68 | 65 | 62 | 58 | 56 | 52 | 6 | 26 |
| 7 | 80 | 78 | 7 | 86 | 84 | 81 | 77 | 74 | 71 | 68 | 64 | 61 | 56 | 7 | 32 |
| 8 | 86 | 85 | 8 | 94 | 91 | 87 | 84 | 81 | 77 | 73 | 70 | 67 | 61 | 8 | 38 |
| 10 | 93 | 91 | 10 | 102 | 99 | 94 | 90 | 87 | 84 | 79 | 75 | 72 | 66 | 10 | 48 |
| 11 | 99 | 97 | 11 | 110 | 106 | 102 | 98 | 95 | 90 | 86 | 82 | 78 | 71 | 11 | 58 |
| 12 | 103 | 102 | 12 | 120 | 117 | 112 | 107 | 103 | 99 | 94 | 89 | 86 | 78 | 12 | 68 |
| 13 | 107 | 105 | 13 | 129 | 125 | 119 | 115 | 111 | 105 | 101 | 95 | 91 | 84 | 13 | 80 |
| 14 | 113 | 110 | 14 | 139 | 135 | 130 | 124 | 119 | 114 | 108 | 103 | 99 | 90 | 14 | 94 |
| 15 | 118 | 116 | 15 | 153 | 149 | 143 | 136 | 132 | 126 | 119 | 114 | 109 | 100 | 15 | 114 |
| 16 | 122 | 120 | 16 | 168 | 164 | 156 | 149 | 145 | 138 | 132 | 124 | 119 | 109 | 16 | 138 |
| 17 | 127 | 125 | 17 | 186 | 180 | 173 | 165 | 160 | 152 | 145 | 138 | 133 | 121 | 17 | 165 |
| 18 | 133 | 130 | 18 | 203 | 197 | 189 | 180 | 175 | 166 | 158 | 150 | 144 | 132 | 18 | 197 |
| 19 | 136 | 133 | 19 | 222 | 215 | 206 | 197 | 191 | 182 | 173 | 165 | 158 | 144 | 19 | 236 |
| 20 | 140 | 137 | 20 | 245 | 238 | 228 | 218 | 211 | 201 | 192 | 181 | 174 | 160 | 20 | 280 |
| 21 | 145 | 142 | 21 | 273 | 264 | 254 | 243 | 234 | 224 | 212 | 202 | 194 | 178 | 21 | 387 |
| 22 | 149 | 147 | 22 | 308 | 299 | 287 | 274 | 265 | 253 | 241 | 228 | 219 | 200 | | |
| 23 | 154 | 151 | 23 | 345 | 335 | 321 | 307 | 297 | 283 | 269 | 256 | 245 | 225 | | |
| 24 | 158 | 155 | 24 | 400 | 387 | 371 | 355 | 344 | 328 | 312 | 296 | 284 | 259 | | |
| 25 | 163 | 160 | 25 | 492 | 477 | 457 | 437 | 423 | 403 | 384 | 364 | 349 | 320 | | |
| 26 | 168 | 165 | 26 | 603 | 586 | 561 | 537 | 519 | 494 | 471 | 447 | 429 | 392 | | |
| 27 | 173 | 169 | | | | | | | | | | | | | |
| 28 | 179 | 175 | | | | | | | | | | | | | |
| 29 | 184 | 181 | | | | | | | | | | | | | |
| 30 | 190 | 186 | | | | | | | | | | | | | |
| 31 | 196 | 192 | | | | | | | | | | | | | |
| 32 | 201 | 197 | | | | | | | | | | | | | |
| 33 | 208 | 203 | | | | | | | | | | | | | |
| 34 | 212 | 208 | | | | | | | | | | | | | |
| 35 | 217 | 213 | | | | | | | | | | | | | |
| 36 | 223 | 219 | | | | | | | | | | | | | |
| 37 | 231 | 227 | | | | | | | | | | | | | |
| 38 | 240 | 235 | | | | | | | | | | | | | |
| 39 | 248 | 243 | | | | | | | | | | | | | |
| 40 | 256 | 251 | | | | | | | | | | | | | |
| 41 | 264 | 259 | | | | | | | | | | | | | |
| 42 | 273 | 267 | | | | | | | | | | | | | |
| 43 | 280 | 275 | | | | | | | | | | | | | |
| 44 | 289 | 283 | | | | | | | | | | | | | |
| 45 | 296 | 290 | | | | | | | | | | | | | |
| 46 | 306 | 300 | | | | | | | | | | | | | |
| 47 | 316 | 310 | | | | | | | | | | | | | |
| 48 | 326 | 320 | | | | | | | | | | | | | |
| 49 | 336 | 329 | | | | | | | | | | | | | |
| 50 | 344 | 337 | | | | | | | | | | | | | |
| 51 | 354 | 348 | | | | | | | | | | | | | |
| 52 | 364 | 357 | | | | | | | | | | | | | |
| 53 | 373 | 366 | | | | | | | | | | | | | |
| 54 | 388 | 381 | | | | | | | | | | | | | |
| 55 | 407 | 399 | | | | | | | | | | | | | |
| 56 | 429 | 420 | | | | | | | | | | | | | |
| 57 | 452 | 444 | | | | | | | | | | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 24

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|---|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 58 | 488 | 478 | | | | | | | | | | | | | |
| 59 | 541 | 530 | | | | | | | | | | | | | |
| 60 | 599 | 588 | | | | | | | | | | | | | |
| 61 | 654 | 642 | | | | | | | | | | | | | |
| 62 | 706 | 692 | | | | | | | | | | | | | |
| 63 | 758 | 744 | | | | | | | | | | | | | |
| 64 | 809 | 794 | | | | | | | | | | | | | |
| 65 | 862 | 845 | | | | | | | | | | | | | |
| 66 | 940 | 922 | | | | | | | | | | | | | |
| 67 | 1043 | 1024 | | | | | | | | | | | | | |
| 68 | 1147 | 1125 | | | | | | | | | | | | | |
| 69 | 1250 | 1227 | | | | | | | | | | | | | |
| 70 | 1355 | 1328 | | | | | | | | | | | | | |
| 71 | 1458 | 1430 | | | | | | | | | | | | | |
| 72 | 1561 | 1531 | | | | | | | | | | | | | |
| 73 | 1665 | 1634 | | | | | | | | | | | | | |
| 74 | 1769 | 1735 | | | | | | | | | | | | | |
| 75 | 1872 | 1837 | | | | | | | | | | | | | |
| <p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p> | | | | | | | | | | | | | | | |

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 1 | 167 | 160 | 1 | 198 | 184 | 171 | 160 | 150 | 140 | 130 | 119 | 113 | 92 | 1 | 44 |
| 2 | 222 | 215 | 2 | 222 | 205 | 194 | 181 | 167 | 157 | 147 | 136 | 126 | 106 | 2 | 55 |
| 3 | 242 | 232 | 3 | 259 | 242 | 225 | 211 | 194 | 181 | 171 | 157 | 147 | 123 | 3 | 68 |
| 4 | 283 | 273 | 4 | 280 | 259 | 242 | 225 | 211 | 194 | 184 | 171 | 160 | 133 | 4 | 75 |
| 5 | 310 | 300 | 5 | 300 | 280 | 263 | 242 | 225 | 211 | 198 | 184 | 171 | 140 | 5 | 89 |
| 6 | 324 | 314 | 6 | 314 | 293 | 273 | 256 | 235 | 218 | 208 | 191 | 177 | 147 | 6 | 95 |
| 7 | 341 | 327 | 7 | 327 | 303 | 286 | 266 | 246 | 228 | 215 | 201 | 188 | 153 | 7 | 106 |
| 8 | 355 | 344 | 8 | 341 | 317 | 297 | 276 | 256 | 239 | 225 | 208 | 194 | 160 | 8 | 126 |
| 10 | 368 | 355 | 10 | 365 | 341 | 317 | 297 | 273 | 256 | 242 | 222 | 208 | 171 | 10 | 147 |
| 11 | 379 | 365 | 11 | 382 | 355 | 331 | 310 | 286 | 266 | 252 | 232 | 218 | 181 | 11 | 160 |
| 12 | 392 | 379 | 12 | 392 | 365 | 341 | 317 | 293 | 276 | 259 | 239 | 225 | 184 | 12 | 177 |
| 13 | 406 | 389 | 13 | 409 | 382 | 355 | 331 | 307 | 286 | 269 | 249 | 232 | 191 | 13 | 191 |
| 14 | 416 | 402 | 14 | 433 | 402 | 375 | 351 | 324 | 303 | 286 | 263 | 246 | 205 | 14 | 211 |
| 15 | 423 | 409 | 15 | 457 | 426 | 399 | 372 | 344 | 321 | 300 | 280 | 259 | 215 | 15 | 228 |
| 16 | 426 | 413 | 16 | 474 | 440 | 413 | 385 | 355 | 331 | 314 | 290 | 269 | 222 | 16 | 252 |
| 17 | 436 | 419 | 17 | 491 | 457 | 426 | 399 | 368 | 344 | 324 | 300 | 280 | 232 | 17 | 266 |
| 18 | 447 | 430 | 18 | 518 | 481 | 450 | 419 | 389 | 361 | 341 | 317 | 297 | 242 | 18 | 290 |
| 19 | 454 | 436 | 19 | 542 | 505 | 471 | 440 | 406 | 379 | 358 | 331 | 310 | 256 | 19 | 307 |
| 20 | 467 | 450 | 20 | 559 | 522 | 488 | 454 | 419 | 392 | 368 | 341 | 317 | 263 | 20 | 327 |
| 21 | 477 | 460 | 21 | 583 | 542 | 508 | 474 | 436 | 409 | 385 | 355 | 331 | 273 | 21 | 372 |
| 22 | 484 | 467 | 22 | 614 | 569 | 535 | 498 | 460 | 430 | 406 | 375 | 351 | 290 | | |
| 23 | 491 | 474 | 23 | 638 | 593 | 556 | 515 | 477 | 447 | 419 | 389 | 365 | 300 | | |
| 24 | 505 | 484 | 24 | 665 | 617 | 580 | 539 | 498 | 467 | 440 | 406 | 379 | 314 | | |
| 25 | 508 | 488 | 25 | 720 | 668 | 627 | 583 | 539 | 505 | 474 | 440 | 409 | 338 | | |
| 26 | 515 | 498 | 26 | 781 | 726 | 679 | 631 | 587 | 546 | 515 | 477 | 447 | 368 | | |
| 27 | 522 | 505 | | | | | | | | | | | | | |
| 28 | 525 | 508 | | | | | | | | | | | | | |
| 29 | 535 | 515 | | | | | | | | | | | | | |

TERRITORY 24

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 539 | 518 | | | | | | | | | | | | | |
| 31 | 546 | 525 | | | | | | | | | | | | | |
| 32 | 556 | 535 | | | | | | | | | | | | | |
| 33 | 563 | 542 | | | | | | | | | | | | | |
| 34 | 573 | 552 | | | | | | | | | | | | | |
| 35 | 580 | 559 | | | | | | | | | | | | | |
| 36 | 587 | 566 | | | | | | | | | | | | | |
| 37 | 597 | 576 | | | | | | | | | | | | | |
| 38 | 607 | 583 | | | | | | | | | | | | | |
| 39 | 610 | 587 | | | | | | | | | | | | | |
| 40 | 617 | 593 | | | | | | | | | | | | | |
| 41 | 624 | 604 | | | | | | | | | | | | | |
| 42 | 631 | 610 | | | | | | | | | | | | | |
| 43 | 641 | 617 | | | | | | | | | | | | | |
| 44 | 644 | 621 | | | | | | | | | | | | | |
| 45 | 655 | 631 | | | | | | | | | | | | | |
| 46 | 662 | 638 | | | | | | | | | | | | | |
| 47 | 668 | 644 | | | | | | | | | | | | | |
| 48 | 679 | 655 | | | | | | | | | | | | | |
| 49 | 685 | 662 | | | | | | | | | | | | | |
| 50 | 692 | 668 | | | | | | | | | | | | | |
| 51 | 699 | 675 | | | | | | | | | | | | | |
| 52 | 702 | 679 | | | | | | | | | | | | | |
| 53 | 713 | 685 | | | | | | | | | | | | | |
| 54 | 720 | 692 | | | | | | | | | | | | | |
| 55 | 730 | 706 | | | | | | | | | | | | | |
| 56 | 743 | 716 | | | | | | | | | | | | | |
| 57 | 757 | 730 | | | | | | | | | | | | | |
| 58 | 781 | 750 | | | | | | | | | | | | | |
| 59 | 812 | 781 | | | | | | | | | | | | | |
| 60 | 846 | 815 | | | | | | | | | | | | | |
| 61 | 870 | 839 | | | | | | | | | | | | | |
| 62 | 890 | 856 | | | | | | | | | | | | | |
| 63 | 904 | 873 | | | | | | | | | | | | | |
| 64 | 924 | 890 | | | | | | | | | | | | | |
| 65 | 941 | 907 | | | | | | | | | | | | | |
| 66 | 968 | 934 | | | | | | | | | | | | | |
| 67 | 1006 | 972 | | | | | | | | | | | | | |
| 68 | 1043 | 1006 | | | | | | | | | | | | | |
| 69 | 1081 | 1043 | | | | | | | | | | | | | |
| 70 | 1122 | 1081 | | | | | | | | | | | | | |
| 71 | 1159 | 1115 | | | | | | | | | | | | | |
| 72 | 1197 | 1153 | | | | | | | | | | | | | |
| 73 | 1234 | 1190 | | | | | | | | | | | | | |
| 74 | 1272 | 1228 | | | | | | | | | | | | | |
| 75 | 1309 | 1262 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 25

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | |
| 1 | 25 | 25 | 1 | 29 | 28 | 27 | 26 | 25 | 24 | 23 | 22 | 21 | 19 | 1 | 7 |
| 2 | 33 | 32 | 2 | 41 | 39 | 38 | 36 | 35 | 33 | 32 | 30 | 29 | 26 | 2 | 8 |
| 3 | 42 | 41 | 3 | 46 | 45 | 43 | 41 | 40 | 38 | 36 | 34 | 33 | 30 | 3 | 12 |
| 4 | 48 | 47 | 4 | 51 | 49 | 47 | 45 | 44 | 42 | 39 | 38 | 36 | 33 | 4 | 14 |
| 5 | 53 | 52 | 5 | 58 | 56 | 54 | 52 | 50 | 48 | 45 | 43 | 41 | 38 | 5 | 16 |
| 6 | 59 | 58 | 6 | 65 | 62 | 60 | 58 | 55 | 53 | 51 | 48 | 46 | 42 | 6 | 22 |
| 7 | 65 | 64 | 7 | 71 | 69 | 66 | 63 | 61 | 58 | 55 | 52 | 50 | 46 | 7 | 26 |
| 8 | 70 | 69 | 8 | 77 | 75 | 72 | 69 | 66 | 63 | 60 | 57 | 55 | 50 | 8 | 31 |
| 10 | 76 | 75 | 10 | 83 | 81 | 77 | 74 | 72 | 69 | 65 | 62 | 59 | 54 | 10 | 39 |
| 11 | 81 | 79 | 11 | 90 | 87 | 84 | 80 | 78 | 74 | 70 | 67 | 64 | 59 | 11 | 48 |
| 12 | 85 | 83 | 12 | 99 | 95 | 92 | 88 | 85 | 81 | 77 | 73 | 70 | 64 | 12 | 55 |
| 13 | 88 | 86 | 13 | 105 | 102 | 98 | 94 | 91 | 86 | 82 | 78 | 75 | 69 | 13 | 65 |
| 14 | 92 | 90 | 14 | 114 | 111 | 106 | 102 | 98 | 93 | 89 | 85 | 81 | 74 | 14 | 77 |
| 15 | 96 | 95 | 15 | 126 | 122 | 117 | 112 | 108 | 103 | 98 | 93 | 89 | 82 | 15 | 93 |
| 16 | 100 | 99 | 16 | 138 | 134 | 128 | 122 | 119 | 113 | 108 | 102 | 98 | 89 | 16 | 113 |
| 17 | 104 | 102 | 17 | 152 | 148 | 142 | 136 | 131 | 125 | 119 | 113 | 109 | 99 | 17 | 136 |
| 18 | 109 | 106 | 18 | 166 | 162 | 155 | 148 | 143 | 136 | 129 | 123 | 118 | 108 | 18 | 162 |
| 19 | 112 | 109 | 19 | 182 | 176 | 169 | 162 | 156 | 149 | 142 | 135 | 129 | 118 | 19 | 193 |
| 20 | 115 | 112 | 20 | 201 | 195 | 187 | 179 | 172 | 165 | 157 | 149 | 142 | 131 | 20 | 229 |
| 21 | 119 | 116 | 21 | 223 | 216 | 208 | 199 | 192 | 183 | 174 | 166 | 159 | 146 | 21 | 317 |
| 22 | 122 | 120 | 22 | 253 | 245 | 235 | 225 | 217 | 207 | 197 | 187 | 179 | 164 | | |
| 23 | 126 | 124 | 23 | 283 | 274 | 263 | 252 | 243 | 232 | 220 | 209 | 201 | 184 | | |
| 24 | 129 | 127 | 24 | 327 | 317 | 304 | 291 | 282 | 269 | 256 | 243 | 233 | 213 | | |
| 25 | 133 | 131 | 25 | 403 | 390 | 374 | 358 | 347 | 330 | 314 | 298 | 286 | 262 | | |
| 26 | 138 | 135 | 26 | 494 | 480 | 460 | 440 | 425 | 405 | 386 | 366 | 351 | 321 | | |
| 27 | 142 | 139 | | | | | | | | | | | | | |
| 28 | 146 | 143 | | | | | | | | | | | | | |
| 29 | 151 | 149 | | | | | | | | | | | | | |
| 30 | 156 | 152 | | | | | | | | | | | | | |
| 31 | 160 | 157 | | | | | | | | | | | | | |
| 32 | 165 | 162 | | | | | | | | | | | | | |
| 33 | 170 | 166 | | | | | | | | | | | | | |
| 34 | 174 | 170 | | | | | | | | | | | | | |
| 35 | 178 | 175 | | | | | | | | | | | | | |
| 36 | 182 | 179 | | | | | | | | | | | | | |
| 37 | 189 | 186 | | | | | | | | | | | | | |
| 38 | 196 | 193 | | | | | | | | | | | | | |
| 39 | 203 | 199 | | | | | | | | | | | | | |
| 40 | 209 | 206 | | | | | | | | | | | | | |
| 41 | 216 | 213 | | | | | | | | | | | | | |
| 42 | 223 | 219 | | | | | | | | | | | | | |
| 43 | 229 | 226 | | | | | | | | | | | | | |
| 44 | 236 | 232 | | | | | | | | | | | | | |
| 45 | 243 | 238 | | | | | | | | | | | | | |
| 46 | 251 | 246 | | | | | | | | | | | | | |
| 47 | 259 | 254 | | | | | | | | | | | | | |
| 48 | 267 | 262 | | | | | | | | | | | | | |
| 49 | 275 | 270 | | | | | | | | | | | | | |
| 50 | 282 | 276 | | | | | | | | | | | | | |
| 51 | 290 | 285 | | | | | | | | | | | | | |
| 52 | 298 | 293 | | | | | | | | | | | | | |
| 53 | 306 | 300 | | | | | | | | | | | | | |
| 54 | 318 | 312 | | | | | | | | | | | | | |
| 55 | 333 | 326 | | | | | | | | | | | | | |
| 56 | 351 | 344 | | | | | | | | | | | | | |
| 57 | 370 | 363 | | | | | | | | | | | | | |

TERRITORY 25

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 58 | 400 | 392 | | | | | | | | | | | | | |
| 59 | 443 | 434 | | | | | | | | | | | | | |
| 60 | 490 | 481 | | | | | | | | | | | | | |
| 61 | 536 | 526 | | | | | | | | | | | | | |
| 62 | 578 | 567 | | | | | | | | | | | | | |
| 63 | 621 | 609 | | | | | | | | | | | | | |
| 64 | 663 | 651 | | | | | | | | | | | | | |
| 65 | 706 | 692 | | | | | | | | | | | | | |
| 66 | 770 | 755 | | | | | | | | | | | | | |
| 67 | 855 | 839 | | | | | | | | | | | | | |
| 68 | 939 | 922 | | | | | | | | | | | | | |
| 69 | 1024 | 1005 | | | | | | | | | | | | | |
| 70 | 1110 | 1088 | | | | | | | | | | | | | |
| 71 | 1194 | 1171 | | | | | | | | | | | | | |
| 72 | 1279 | 1254 | | | | | | | | | | | | | |
| 73 | 1364 | 1338 | | | | | | | | | | | | | |
| 74 | 1449 | 1421 | | | | | | | | | | | | | |
| 75 | 1534 | 1505 | | | | | | | | | | | | | |
| <p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p> | | | | | | | | | | | | | | | |

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 179 | 172 | 1 | 212 | 197 | 183 | 172 | 161 | 150 | 139 | 128 | 120 | 99 | 1 | 47 |
| 2 | 237 | 230 | 2 | 237 | 219 | 208 | 193 | 179 | 168 | 157 | 146 | 135 | 113 | 2 | 58 |
| 3 | 259 | 248 | 3 | 277 | 259 | 241 | 226 | 208 | 193 | 183 | 168 | 157 | 131 | 3 | 73 |
| 4 | 303 | 292 | 4 | 299 | 277 | 259 | 241 | 226 | 208 | 197 | 183 | 172 | 142 | 4 | 80 |
| 5 | 332 | 321 | 5 | 321 | 299 | 281 | 259 | 241 | 226 | 212 | 197 | 183 | 150 | 5 | 95 |
| 6 | 347 | 336 | 6 | 336 | 314 | 292 | 274 | 252 | 234 | 223 | 204 | 190 | 157 | 6 | 102 |
| 7 | 365 | 350 | 7 | 350 | 325 | 307 | 285 | 263 | 245 | 230 | 215 | 201 | 164 | 7 | 113 |
| 8 | 380 | 369 | 8 | 365 | 339 | 318 | 296 | 274 | 256 | 241 | 223 | 208 | 172 | 8 | 135 |
| 10 | 394 | 380 | 10 | 391 | 365 | 339 | 318 | 292 | 274 | 259 | 237 | 223 | 183 | 10 | 157 |
| 11 | 405 | 391 | 11 | 409 | 380 | 354 | 332 | 307 | 285 | 270 | 248 | 234 | 193 | 11 | 172 |
| 12 | 420 | 405 | 12 | 420 | 391 | 365 | 339 | 314 | 296 | 277 | 256 | 241 | 197 | 12 | 190 |
| 13 | 434 | 416 | 13 | 438 | 409 | 380 | 354 | 329 | 307 | 288 | 266 | 248 | 204 | 13 | 204 |
| 14 | 445 | 431 | 14 | 464 | 431 | 402 | 376 | 347 | 325 | 307 | 281 | 263 | 219 | 14 | 226 |
| 15 | 453 | 438 | 15 | 489 | 456 | 427 | 398 | 369 | 343 | 321 | 299 | 277 | 230 | 15 | 245 |
| 16 | 456 | 442 | 16 | 507 | 471 | 442 | 412 | 380 | 354 | 336 | 310 | 288 | 237 | 16 | 270 |
| 17 | 467 | 449 | 17 | 526 | 489 | 456 | 427 | 394 | 369 | 347 | 321 | 299 | 248 | 17 | 285 |
| 18 | 478 | 460 | 18 | 555 | 515 | 482 | 449 | 416 | 387 | 365 | 339 | 318 | 259 | 18 | 310 |
| 19 | 485 | 467 | 19 | 580 | 540 | 504 | 471 | 434 | 405 | 383 | 354 | 332 | 274 | 19 | 329 |
| 20 | 500 | 482 | 20 | 599 | 558 | 522 | 485 | 449 | 420 | 394 | 365 | 339 | 281 | 20 | 350 |
| 21 | 511 | 493 | 21 | 624 | 580 | 544 | 507 | 467 | 438 | 412 | 380 | 354 | 292 | 21 | 398 |
| 22 | 518 | 500 | 22 | 657 | 610 | 573 | 533 | 493 | 460 | 434 | 402 | 376 | 310 | | |
| 23 | 526 | 507 | 23 | 683 | 635 | 595 | 551 | 511 | 478 | 449 | 416 | 391 | 321 | | |
| 24 | 540 | 518 | 24 | 712 | 661 | 621 | 577 | 533 | 500 | 471 | 434 | 405 | 336 | | |
| 25 | 544 | 522 | 25 | 770 | 715 | 672 | 624 | 577 | 540 | 507 | 471 | 438 | 361 | | |
| 26 | 551 | 533 | 26 | 836 | 777 | 726 | 675 | 628 | 584 | 551 | 511 | 478 | 394 | | |
| 27 | 558 | 540 | | | | | | | | | | | | | |
| 28 | 562 | 544 | | | | | | | | | | | | | |
| 29 | 573 | 551 | | | | | | | | | | | | | |

TERRITORY 25

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|--|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 577 | 555 | | | | | | | | | | | | | |
| 31 | 584 | 562 | | | | | | | | | | | | | |
| 32 | 595 | 573 | | | | | | | | | | | | | |
| 33 | 602 | 580 | | | | | | | | | | | | | |
| 34 | 613 | 591 | | | | | | | | | | | | | |
| 35 | 621 | 599 | | | | | | | | | | | | | |
| 36 | 628 | 606 | | | | | | | | | | | | | |
| 37 | 639 | 617 | | | | | | | | | | | | | |
| 38 | 650 | 624 | | | | | | | | | | | | | |
| 39 | 653 | 628 | | | | | | | | | | | | | |
| 40 | 661 | 635 | | | | | | | | | | | | | |
| 41 | 668 | 646 | | | | | | | | | | | | | |
| 42 | 675 | 653 | | | | | | | | | | | | | |
| 43 | 686 | 661 | | | | | | | | | | | | | |
| 44 | 690 | 664 | | | | | | | | | | | | | |
| 45 | 701 | 675 | | | | | | | | | | | | | |
| 46 | 708 | 683 | | | | | | | | | | | | | |
| 47 | 715 | 690 | | | | | | | | | | | | | |
| 48 | 726 | 701 | | | | | | | | | | | | | |
| 49 | 734 | 708 | | | | | | | | | | | | | |
| 50 | 741 | 715 | | | | | | | | | | | | | |
| 51 | 748 | 723 | | | | | | | | | | | | | |
| 52 | 752 | 726 | | | | | | | | | | | | | |
| 53 | 763 | 734 | | | | | | | | | | | | | |
| 54 | 770 | 741 | | | | | | | | | | | | | |
| 55 | 781 | 756 | | | | | | | | | | | | | |
| 56 | 796 | 767 | | | | | | | | | | | | | |
| 57 | 810 | 781 | | | | | | | | | | | | | |
| 58 | 836 | 803 | | | | | | | | | | | | | |
| 59 | 869 | 836 | | | | | | | | | | | | | |
| 60 | 905 | 872 | | | | | | | | | | | | | |
| 61 | 931 | 898 | | | | | | | | | | | | | |
| 62 | 953 | 916 | | | | | | | | | | | | | |
| 63 | 967 | 934 | | | | | | | | | | | | | |
| 64 | 989 | 953 | | | | | | | | | | | | | |
| 65 | 1007 | 971 | | | | | | | | | | | | | |
| 66 | 1037 | 1000 | | | | | | | | | | | | | |
| 67 | 1077 | 1040 | | | | | | | | | | | | | |
| 68 | 1117 | 1077 | | | | | | | | | | | | | |
| 69 | 1157 | 1117 | | | | | | | | | | | | | |
| 70 | 1201 | 1157 | | | | | | | | | | | | | |
| 71 | 1241 | 1194 | | | | | | | | | | | | | |
| 72 | 1281 | 1234 | | | | | | | | | | | | | |
| 73 | 1321 | 1274 | | | | | | | | | | | | | |
| 74 | 1361 | 1314 | | | | | | | | | | | | | |
| 75 | 1402 | 1351 | | | | | | | | | | | | | |
| <p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p> | | | | | | | | | | | | | | | |

TERRITORY 26

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|-----------------------------------|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 37 | 36 | 1 | 42 | 41 | 39 | 38 | 37 | 34 | 33 | 31 | 30 | 28 | 1 | 10 |
| 2 | 48 | 47 | 2 | 59 | 57 | 54 | 52 | 51 | 48 | 46 | 43 | 42 | 38 | 2 | 12 |
| 3 | 60 | 59 | 3 | 67 | 64 | 62 | 59 | 58 | 54 | 52 | 49 | 48 | 43 | 3 | 17 |
| 4 | 69 | 68 | 4 | 73 | 71 | 68 | 65 | 63 | 60 | 57 | 54 | 52 | 48 | 4 | 20 |
| 5 | 77 | 75 | 5 | 83 | 81 | 78 | 74 | 72 | 69 | 65 | 62 | 59 | 54 | 5 | 23 |
| 6 | 85 | 83 | 6 | 93 | 90 | 87 | 83 | 80 | 77 | 73 | 69 | 67 | 61 | 6 | 31 |
| 7 | 94 | 92 | 7 | 102 | 99 | 95 | 91 | 88 | 83 | 80 | 75 | 72 | 67 | 7 | 38 |
| 8 | 101 | 100 | 8 | 111 | 108 | 103 | 99 | 95 | 91 | 87 | 82 | 79 | 72 | 8 | 44 |
| 10 | 110 | 108 | 10 | 120 | 117 | 111 | 107 | 103 | 99 | 93 | 89 | 85 | 78 | 10 | 57 |
| 11 | 117 | 114 | 11 | 130 | 125 | 121 | 115 | 112 | 107 | 101 | 97 | 92 | 84 | 11 | 69 |
| 12 | 122 | 120 | 12 | 142 | 138 | 132 | 127 | 122 | 117 | 111 | 105 | 101 | 92 | 12 | 80 |
| 13 | 127 | 124 | 13 | 152 | 148 | 141 | 135 | 131 | 124 | 119 | 112 | 108 | 99 | 13 | 94 |
| 14 | 133 | 130 | 14 | 164 | 160 | 153 | 147 | 141 | 134 | 128 | 122 | 117 | 107 | 14 | 111 |
| 15 | 139 | 137 | 15 | 181 | 175 | 169 | 161 | 155 | 149 | 141 | 134 | 129 | 118 | 15 | 134 |
| 16 | 144 | 142 | 16 | 199 | 193 | 184 | 176 | 171 | 163 | 155 | 147 | 141 | 129 | 16 | 163 |
| 17 | 150 | 148 | 17 | 220 | 213 | 204 | 195 | 189 | 180 | 171 | 163 | 157 | 143 | 17 | 195 |
| 18 | 157 | 153 | 18 | 240 | 233 | 223 | 213 | 206 | 196 | 186 | 178 | 170 | 155 | 18 | 233 |
| 19 | 161 | 158 | 19 | 262 | 254 | 243 | 233 | 225 | 215 | 204 | 194 | 186 | 170 | 19 | 279 |
| 20 | 165 | 162 | 20 | 290 | 281 | 270 | 258 | 249 | 238 | 226 | 214 | 205 | 189 | 20 | 331 |
| 21 | 171 | 168 | 21 | 322 | 312 | 300 | 286 | 276 | 264 | 251 | 239 | 229 | 210 | 21 | 457 |
| 22 | 176 | 173 | 22 | 364 | 353 | 339 | 324 | 313 | 299 | 284 | 270 | 259 | 236 | | |
| 23 | 182 | 179 | 23 | 407 | 395 | 379 | 363 | 351 | 334 | 317 | 302 | 290 | 265 | | |
| 24 | 186 | 183 | 24 | 472 | 457 | 438 | 420 | 406 | 387 | 369 | 350 | 335 | 306 | | |
| 25 | 192 | 189 | 25 | 581 | 563 | 539 | 516 | 500 | 476 | 453 | 430 | 412 | 377 | | |
| 26 | 199 | 194 | 26 | 713 | 692 | 663 | 634 | 613 | 584 | 556 | 527 | 506 | 463 | | |
| 27 | 204 | 200 | | | | | | | | | | | | | |
| 28 | 211 | 206 | | | | | | | | | | | | | |
| 29 | 218 | 214 | | | | | | | | | | | | | |
| 30 | 224 | 220 | | | | | | | | | | | | | |
| 31 | 231 | 226 | | | | | | | | | | | | | |
| 32 | 238 | 233 | | | | | | | | | | | | | |
| 33 | 245 | 240 | | | | | | | | | | | | | |
| 34 | 251 | 245 | | | | | | | | | | | | | |
| 35 | 256 | 252 | | | | | | | | | | | | | |
| 36 | 263 | 259 | | | | | | | | | | | | | |
| 37 | 273 | 268 | | | | | | | | | | | | | |
| 38 | 283 | 278 | | | | | | | | | | | | | |
| 39 | 293 | 287 | | | | | | | | | | | | | |
| 40 | 302 | 296 | | | | | | | | | | | | | |
| 41 | 312 | 306 | | | | | | | | | | | | | |
| 42 | 322 | 315 | | | | | | | | | | | | | |
| 43 | 331 | 325 | | | | | | | | | | | | | |
| 44 | 341 | 334 | | | | | | | | | | | | | |
| 45 | 350 | 343 | | | | | | | | | | | | | |
| 46 | 362 | 354 | | | | | | | | | | | | | |
| 47 | 373 | 366 | | | | | | | | | | | | | |
| 48 | 385 | 377 | | | | | | | | | | | | | |
| 49 | 396 | 389 | | | | | | | | | | | | | |
| 50 | 406 | 398 | | | | | | | | | | | | | |
| 51 | 418 | 411 | | | | | | | | | | | | | |
| 52 | 430 | 422 | | | | | | | | | | | | | |
| 53 | 441 | 432 | | | | | | | | | | | | | |
| 54 | 458 | 450 | | | | | | | | | | | | | |
| 55 | 481 | 471 | | | | | | | | | | | | | |
| 56 | 506 | 496 | | | | | | | | | | | | | |
| 57 | 534 | 524 | | | | | | | | | | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 26

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 58 | 576 | 565 | | | | | | | | | | | | | |
| 59 | 638 | 626 | | | | | | | | | | | | | |
| 60 | 707 | 694 | | | | | | | | | | | | | |
| 61 | 773 | 758 | | | | | | | | | | | | | |
| 62 | 834 | 817 | | | | | | | | | | | | | |
| 63 | 895 | 878 | | | | | | | | | | | | | |
| 64 | 956 | 938 | | | | | | | | | | | | | |
| 65 | 1018 | 998 | | | | | | | | | | | | | |
| 66 | 1110 | 1089 | | | | | | | | | | | | | |
| 67 | 1232 | 1209 | | | | | | | | | | | | | |
| 68 | 1354 | 1329 | | | | | | | | | | | | | |
| 69 | 1476 | 1449 | | | | | | | | | | | | | |
| 70 | 1600 | 1568 | | | | | | | | | | | | | |
| 71 | 1722 | 1688 | | | | | | | | | | | | | |
| 72 | 1844 | 1808 | | | | | | | | | | | | | |
| 73 | 1966 | 1929 | | | | | | | | | | | | | |
| 74 | 2089 | 2049 | | | | | | | | | | | | | |
| 75 | 2211 | 2169 | | | | | | | | | | | | | |
| (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. | | | | | | | | | | | | | | | |
| (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. | | | | | | | | | | | | | | | |
| (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles. | | | | | | | | | | | | | | | |

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 1 | 182 | 174 | 1 | 215 | 200 | 186 | 174 | 163 | 152 | 141 | 130 | 122 | 100 | 1 | 48 |
| 2 | 241 | 234 | 2 | 241 | 223 | 211 | 197 | 182 | 171 | 160 | 148 | 137 | 115 | 2 | 59 |
| 3 | 263 | 252 | 3 | 282 | 263 | 245 | 230 | 211 | 197 | 186 | 171 | 160 | 134 | 3 | 74 |
| 4 | 308 | 297 | 4 | 304 | 282 | 263 | 245 | 230 | 211 | 200 | 186 | 174 | 145 | 4 | 82 |
| 5 | 338 | 326 | 5 | 326 | 304 | 286 | 263 | 245 | 230 | 215 | 200 | 186 | 152 | 5 | 96 |
| 6 | 352 | 341 | 6 | 341 | 319 | 297 | 278 | 256 | 237 | 226 | 208 | 193 | 160 | 6 | 104 |
| 7 | 371 | 356 | 7 | 356 | 330 | 312 | 289 | 267 | 249 | 234 | 219 | 204 | 167 | 7 | 115 |
| 8 | 386 | 375 | 8 | 371 | 345 | 323 | 301 | 278 | 260 | 245 | 226 | 211 | 174 | 8 | 137 |
| 10 | 401 | 386 | 10 | 397 | 371 | 345 | 323 | 297 | 278 | 263 | 241 | 226 | 186 | 10 | 160 |
| 11 | 412 | 397 | 11 | 416 | 386 | 360 | 338 | 312 | 289 | 275 | 252 | 237 | 197 | 11 | 174 |
| 12 | 427 | 412 | 12 | 427 | 397 | 371 | 345 | 319 | 301 | 282 | 260 | 245 | 200 | 12 | 193 |
| 13 | 441 | 423 | 13 | 445 | 416 | 386 | 360 | 334 | 312 | 293 | 271 | 252 | 208 | 13 | 208 |
| 14 | 453 | 438 | 14 | 471 | 438 | 408 | 382 | 352 | 330 | 312 | 286 | 267 | 223 | 14 | 230 |
| 15 | 460 | 445 | 15 | 497 | 464 | 434 | 404 | 375 | 349 | 326 | 304 | 282 | 234 | 15 | 249 |
| 16 | 464 | 449 | 16 | 516 | 479 | 449 | 419 | 386 | 360 | 341 | 315 | 293 | 241 | 16 | 275 |
| 17 | 475 | 456 | 17 | 534 | 497 | 464 | 434 | 401 | 375 | 352 | 326 | 304 | 252 | 17 | 289 |
| 18 | 486 | 467 | 18 | 564 | 523 | 490 | 456 | 423 | 393 | 371 | 345 | 323 | 263 | 18 | 315 |
| 19 | 493 | 475 | 19 | 590 | 549 | 512 | 479 | 441 | 412 | 390 | 360 | 338 | 278 | 19 | 334 |
| 20 | 508 | 490 | 20 | 608 | 568 | 531 | 493 | 456 | 427 | 401 | 371 | 345 | 286 | 20 | 356 |
| 21 | 519 | 501 | 21 | 634 | 590 | 553 | 516 | 475 | 445 | 419 | 386 | 360 | 297 | 21 | 404 |
| 22 | 527 | 508 | 22 | 668 | 620 | 582 | 542 | 501 | 467 | 441 | 408 | 382 | 315 | | |
| 23 | 534 | 516 | 23 | 694 | 646 | 605 | 560 | 519 | 486 | 456 | 423 | 397 | 326 | | |
| 24 | 549 | 527 | 24 | 723 | 672 | 631 | 586 | 542 | 508 | 479 | 441 | 412 | 341 | | |
| 25 | 553 | 531 | 25 | 783 | 727 | 683 | 634 | 586 | 549 | 516 | 479 | 445 | 367 | | |
| 26 | 560 | 542 | 26 | 850 | 790 | 738 | 686 | 638 | 594 | 560 | 519 | 486 | 401 | | |
| 27 | 568 | 549 | | | | | | | | | | | | | |
| 28 | 571 | 553 | | | | | | | | | | | | | |
| 29 | 582 | 560 | | | | | | | | | | | | | |

TERRITORY 26

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|--|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 586 | 564 | | | | | | | | | | | | | |
| 31 | 594 | 571 | | | | | | | | | | | | | |
| 32 | 605 | 582 | | | | | | | | | | | | | |
| 33 | 612 | 590 | | | | | | | | | | | | | |
| 34 | 623 | 601 | | | | | | | | | | | | | |
| 35 | 631 | 608 | | | | | | | | | | | | | |
| 36 | 638 | 616 | | | | | | | | | | | | | |
| 37 | 649 | 627 | | | | | | | | | | | | | |
| 38 | 660 | 634 | | | | | | | | | | | | | |
| 39 | 664 | 638 | | | | | | | | | | | | | |
| 40 | 672 | 646 | | | | | | | | | | | | | |
| 41 | 679 | 657 | | | | | | | | | | | | | |
| 42 | 686 | 664 | | | | | | | | | | | | | |
| 43 | 697 | 672 | | | | | | | | | | | | | |
| 44 | 701 | 675 | | | | | | | | | | | | | |
| 45 | 712 | 686 | | | | | | | | | | | | | |
| 46 | 720 | 694 | | | | | | | | | | | | | |
| 47 | 727 | 701 | | | | | | | | | | | | | |
| 48 | 738 | 712 | | | | | | | | | | | | | |
| 49 | 746 | 720 | | | | | | | | | | | | | |
| 50 | 753 | 727 | | | | | | | | | | | | | |
| 51 | 761 | 735 | | | | | | | | | | | | | |
| 52 | 764 | 738 | | | | | | | | | | | | | |
| 53 | 775 | 746 | | | | | | | | | | | | | |
| 54 | 783 | 753 | | | | | | | | | | | | | |
| 55 | 794 | 768 | | | | | | | | | | | | | |
| 56 | 809 | 779 | | | | | | | | | | | | | |
| 57 | 824 | 794 | | | | | | | | | | | | | |
| 58 | 850 | 816 | | | | | | | | | | | | | |
| 59 | 883 | 850 | | | | | | | | | | | | | |
| 60 | 920 | 887 | | | | | | | | | | | | | |
| 61 | 946 | 913 | | | | | | | | | | | | | |
| 62 | 968 | 931 | | | | | | | | | | | | | |
| 63 | 983 | 950 | | | | | | | | | | | | | |
| 64 | 1005 | 968 | | | | | | | | | | | | | |
| 65 | 1024 | 987 | | | | | | | | | | | | | |
| 66 | 1054 | 1017 | | | | | | | | | | | | | |
| 67 | 1094 | 1057 | | | | | | | | | | | | | |
| 68 | 1135 | 1094 | | | | | | | | | | | | | |
| 69 | 1176 | 1135 | | | | | | | | | | | | | |
| 70 | 1221 | 1176 | | | | | | | | | | | | | |
| 71 | 1261 | 1213 | | | | | | | | | | | | | |
| 72 | 1302 | 1254 | | | | | | | | | | | | | |
| 73 | 1343 | 1295 | | | | | | | | | | | | | |
| 74 | 1384 | 1336 | | | | | | | | | | | | | |
| 75 | 1425 | 1373 | | | | | | | | | | | | | |
| <p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p> | | | | | | | | | | | | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 31

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------------|---------------|-----------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | |
| 1 | 30 | 29 | 1 | 35 | 34 | 32 | 31 | 30 | 29 | 28 | 26 | 25 | 23 | 1 | 8 |
| 2 | 40 | 39 | 2 | 49 | 47 | 45 | 43 | 42 | 40 | 38 | 36 | 35 | 31 | 2 | 10 |
| 3 | 50 | 49 | 3 | 55 | 53 | 52 | 49 | 48 | 45 | 43 | 40 | 40 | 36 | 3 | 14 |
| 4 | 57 | 56 | 4 | 61 | 59 | 56 | 54 | 52 | 50 | 47 | 45 | 43 | 40 | 4 | 17 |
| 5 | 63 | 63 | 5 | 69 | 67 | 64 | 62 | 60 | 57 | 54 | 52 | 49 | 45 | 5 | 19 |
| 6 | 71 | 69 | 6 | 77 | 75 | 72 | 69 | 66 | 63 | 61 | 57 | 55 | 51 | 6 | 26 |
| 7 | 78 | 76 | 7 | 85 | 82 | 79 | 75 | 73 | 69 | 66 | 63 | 60 | 55 | 7 | 31 |
| 8 | 84 | 83 | 8 | 92 | 89 | 86 | 82 | 79 | 75 | 72 | 68 | 65 | 60 | 8 | 37 |
| 10 | 91 | 89 | 10 | 99 | 97 | 92 | 88 | 86 | 82 | 77 | 74 | 71 | 64 | 10 | 47 |
| 11 | 97 | 95 | 11 | 108 | 104 | 100 | 96 | 93 | 88 | 84 | 80 | 76 | 70 | 11 | 57 |
| 12 | 101 | 99 | 12 | 118 | 114 | 109 | 105 | 101 | 97 | 92 | 87 | 84 | 76 | 12 | 66 |
| 13 | 105 | 103 | 13 | 126 | 122 | 117 | 112 | 109 | 103 | 98 | 93 | 89 | 82 | 13 | 78 |
| 14 | 110 | 108 | 14 | 136 | 132 | 127 | 121 | 117 | 111 | 106 | 101 | 97 | 88 | 14 | 92 |
| 15 | 115 | 113 | 15 | 150 | 145 | 140 | 133 | 129 | 123 | 117 | 111 | 107 | 98 | 15 | 111 |
| 16 | 120 | 118 | 16 | 165 | 160 | 153 | 146 | 142 | 135 | 129 | 121 | 117 | 107 | 16 | 135 |
| 17 | 124 | 122 | 17 | 182 | 177 | 169 | 162 | 156 | 149 | 142 | 135 | 130 | 119 | 17 | 162 |
| 18 | 130 | 127 | 18 | 199 | 193 | 185 | 177 | 171 | 163 | 155 | 147 | 141 | 129 | 18 | 193 |
| 19 | 133 | 131 | 19 | 217 | 211 | 201 | 193 | 187 | 178 | 169 | 161 | 155 | 141 | 19 | 231 |
| 20 | 137 | 134 | 20 | 240 | 233 | 224 | 213 | 206 | 197 | 188 | 178 | 170 | 156 | 20 | 274 |
| 21 | 142 | 139 | 21 | 267 | 259 | 248 | 237 | 229 | 219 | 208 | 198 | 190 | 174 | 21 | 379 |
| 22 | 146 | 144 | 22 | 302 | 293 | 281 | 269 | 259 | 247 | 236 | 224 | 214 | 196 | | |
| 23 | 151 | 148 | 23 | 338 | 328 | 314 | 301 | 291 | 277 | 263 | 250 | 240 | 220 | | |
| 24 | 155 | 152 | 24 | 391 | 379 | 363 | 348 | 337 | 321 | 305 | 290 | 278 | 254 | | |
| 25 | 159 | 156 | 25 | 481 | 466 | 447 | 428 | 414 | 395 | 375 | 356 | 341 | 313 | | |
| 26 | 165 | 161 | 26 | 591 | 573 | 549 | 525 | 508 | 484 | 461 | 437 | 420 | 384 | | |
| 27 | 169 | 166 | | | | | | | | | | | | | |
| 28 | 175 | 171 | | | | | | | | | | | | | |
| 29 | 180 | 178 | | | | | | | | | | | | | |
| 30 | 186 | 182 | | | | | | | | | | | | | |
| 31 | 191 | 188 | | | | | | | | | | | | | |
| 32 | 197 | 193 | | | | | | | | | | | | | |
| 33 | 203 | 199 | | | | | | | | | | | | | |
| 34 | 208 | 203 | | | | | | | | | | | | | |
| 35 | 213 | 209 | | | | | | | | | | | | | |
| 36 | 218 | 214 | | | | | | | | | | | | | |
| 37 | 226 | 222 | | | | | | | | | | | | | |
| 38 | 235 | 230 | | | | | | | | | | | | | |
| 39 | 243 | 238 | | | | | | | | | | | | | |
| 40 | 250 | 246 | | | | | | | | | | | | | |
| 41 | 259 | 254 | | | | | | | | | | | | | |
| 42 | 267 | 261 | | | | | | | | | | | | | |
| 43 | 274 | 270 | | | | | | | | | | | | | |
| 44 | 282 | 277 | | | | | | | | | | | | | |
| 45 | 290 | 284 | | | | | | | | | | | | | |
| 46 | 300 | 293 | | | | | | | | | | | | | |
| 47 | 309 | 304 | | | | | | | | | | | | | |
| 48 | 319 | 313 | | | | | | | | | | | | | |
| 49 | 328 | 322 | | | | | | | | | | | | | |
| 50 | 337 | 330 | | | | | | | | | | | | | |
| 51 | 347 | 340 | | | | | | | | | | | | | |
| 52 | 356 | 350 | | | | | | | | | | | | | |
| 53 | 365 | 358 | | | | | | | | | | | | | |
| 54 | 380 | 373 | | | | | | | | | | | | | |
| 55 | 398 | 390 | | | | | | | | | | | | | |
| 56 | 420 | 411 | | | | | | | | | | | | | |
| 57 | 443 | 434 | | | | | | | | | | | | | |

TERRITORY 31

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 58 | 477 | 468 | | | | | | | | | | | | | |
| 59 | 529 | 519 | | | | | | | | | | | | | |
| 60 | 586 | 575 | | | | | | | | | | | | | |
| 61 | 640 | 628 | | | | | | | | | | | | | |
| 62 | 691 | 677 | | | | | | | | | | | | | |
| 63 | 742 | 728 | | | | | | | | | | | | | |
| 64 | 792 | 777 | | | | | | | | | | | | | |
| 65 | 844 | 827 | | | | | | | | | | | | | |
| 66 | 920 | 903 | | | | | | | | | | | | | |
| 67 | 1021 | 1002 | | | | | | | | | | | | | |
| 68 | 1122 | 1101 | | | | | | | | | | | | | |
| 69 | 1224 | 1201 | | | | | | | | | | | | | |
| 70 | 1326 | 1300 | | | | | | | | | | | | | |
| 71 | 1427 | 1399 | | | | | | | | | | | | | |
| 72 | 1528 | 1499 | | | | | | | | | | | | | |
| 73 | 1629 | 1599 | | | | | | | | | | | | | |
| 74 | 1731 | 1698 | | | | | | | | | | | | | |
| 75 | 1833 | 1798 | | | | | | | | | | | | | |
| <p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p> | | | | | | | | | | | | | | | |

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 162 | 156 | 1 | 192 | 179 | 166 | 156 | 146 | 136 | 126 | 116 | 109 | 89 | 1 | 43 |
| 2 | 215 | 209 | 2 | 215 | 199 | 189 | 175 | 162 | 152 | 142 | 132 | 122 | 103 | 2 | 53 |
| 3 | 235 | 225 | 3 | 252 | 235 | 218 | 205 | 189 | 175 | 166 | 152 | 142 | 119 | 3 | 66 |
| 4 | 275 | 265 | 4 | 271 | 252 | 235 | 218 | 205 | 189 | 179 | 166 | 156 | 129 | 4 | 73 |
| 5 | 301 | 291 | 5 | 291 | 271 | 255 | 235 | 218 | 205 | 192 | 179 | 166 | 136 | 5 | 86 |
| 6 | 314 | 305 | 6 | 305 | 285 | 265 | 248 | 228 | 212 | 202 | 185 | 172 | 142 | 6 | 93 |
| 7 | 331 | 318 | 7 | 318 | 295 | 278 | 258 | 238 | 222 | 209 | 195 | 182 | 149 | 7 | 103 |
| 8 | 344 | 334 | 8 | 331 | 308 | 288 | 268 | 248 | 232 | 218 | 202 | 189 | 156 | 8 | 122 |
| 10 | 357 | 344 | 10 | 354 | 331 | 308 | 288 | 265 | 248 | 235 | 215 | 202 | 166 | 10 | 142 |
| 11 | 367 | 354 | 11 | 371 | 344 | 321 | 301 | 278 | 258 | 245 | 225 | 212 | 175 | 11 | 156 |
| 12 | 381 | 367 | 12 | 381 | 354 | 331 | 308 | 285 | 268 | 252 | 232 | 218 | 179 | 12 | 172 |
| 13 | 394 | 377 | 13 | 397 | 371 | 344 | 321 | 298 | 278 | 261 | 242 | 225 | 185 | 13 | 185 |
| 14 | 404 | 391 | 14 | 420 | 391 | 364 | 341 | 314 | 295 | 278 | 255 | 238 | 199 | 14 | 205 |
| 15 | 410 | 397 | 15 | 444 | 414 | 387 | 361 | 334 | 311 | 291 | 271 | 252 | 209 | 15 | 222 |
| 16 | 414 | 401 | 16 | 460 | 427 | 401 | 374 | 344 | 321 | 305 | 281 | 261 | 215 | 16 | 245 |
| 17 | 424 | 407 | 17 | 477 | 444 | 414 | 387 | 357 | 334 | 314 | 291 | 271 | 225 | 17 | 258 |
| 18 | 434 | 417 | 18 | 503 | 467 | 437 | 407 | 377 | 351 | 331 | 308 | 288 | 235 | 18 | 281 |
| 19 | 440 | 424 | 19 | 526 | 490 | 457 | 427 | 394 | 367 | 348 | 321 | 301 | 248 | 19 | 298 |
| 20 | 453 | 437 | 20 | 543 | 506 | 473 | 440 | 407 | 381 | 357 | 331 | 308 | 255 | 20 | 318 |
| 21 | 463 | 447 | 21 | 566 | 526 | 493 | 460 | 424 | 397 | 374 | 344 | 321 | 265 | 21 | 361 |
| 22 | 470 | 453 | 22 | 596 | 553 | 520 | 483 | 447 | 417 | 394 | 364 | 341 | 281 | | |
| 23 | 477 | 460 | 23 | 619 | 576 | 540 | 500 | 463 | 434 | 407 | 377 | 354 | 291 | | |
| 24 | 490 | 470 | 24 | 645 | 599 | 563 | 523 | 483 | 453 | 427 | 394 | 367 | 305 | | |
| 25 | 493 | 473 | 25 | 698 | 649 | 609 | 566 | 523 | 490 | 460 | 427 | 397 | 328 | | |
| 26 | 500 | 483 | 26 | 758 | 705 | 659 | 612 | 569 | 530 | 500 | 463 | 434 | 357 | | |
| 27 | 506 | 490 | | | | | | | | | | | | | |
| 28 | 510 | 493 | | | | | | | | | | | | | |
| 29 | 520 | 500 | | | | | | | | | | | | | |

TERRITORY 31

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|--|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 523 | 503 | | | | | | | | | | | | | |
| 31 | 530 | 510 | | | | | | | | | | | | | |
| 32 | 540 | 520 | | | | | | | | | | | | | |
| 33 | 546 | 526 | | | | | | | | | | | | | |
| 34 | 556 | 536 | | | | | | | | | | | | | |
| 35 | 563 | 543 | | | | | | | | | | | | | |
| 36 | 569 | 549 | | | | | | | | | | | | | |
| 37 | 579 | 559 | | | | | | | | | | | | | |
| 38 | 589 | 566 | | | | | | | | | | | | | |
| 39 | 592 | 569 | | | | | | | | | | | | | |
| 40 | 599 | 576 | | | | | | | | | | | | | |
| 41 | 606 | 586 | | | | | | | | | | | | | |
| 42 | 612 | 592 | | | | | | | | | | | | | |
| 43 | 622 | 599 | | | | | | | | | | | | | |
| 44 | 626 | 602 | | | | | | | | | | | | | |
| 45 | 636 | 612 | | | | | | | | | | | | | |
| 46 | 642 | 619 | | | | | | | | | | | | | |
| 47 | 649 | 626 | | | | | | | | | | | | | |
| 48 | 659 | 636 | | | | | | | | | | | | | |
| 49 | 665 | 642 | | | | | | | | | | | | | |
| 50 | 672 | 649 | | | | | | | | | | | | | |
| 51 | 679 | 655 | | | | | | | | | | | | | |
| 52 | 682 | 659 | | | | | | | | | | | | | |
| 53 | 692 | 665 | | | | | | | | | | | | | |
| 54 | 698 | 672 | | | | | | | | | | | | | |
| 55 | 708 | 685 | | | | | | | | | | | | | |
| 56 | 722 | 695 | | | | | | | | | | | | | |
| 57 | 735 | 708 | | | | | | | | | | | | | |
| 58 | 758 | 728 | | | | | | | | | | | | | |
| 59 | 788 | 758 | | | | | | | | | | | | | |
| 60 | 821 | 791 | | | | | | | | | | | | | |
| 61 | 844 | 814 | | | | | | | | | | | | | |
| 62 | 864 | 831 | | | | | | | | | | | | | |
| 63 | 877 | 847 | | | | | | | | | | | | | |
| 64 | 897 | 864 | | | | | | | | | | | | | |
| 65 | 914 | 880 | | | | | | | | | | | | | |
| 66 | 940 | 907 | | | | | | | | | | | | | |
| 67 | 976 | 943 | | | | | | | | | | | | | |
| 68 | 1013 | 976 | | | | | | | | | | | | | |
| 69 | 1049 | 1013 | | | | | | | | | | | | | |
| 70 | 1089 | 1049 | | | | | | | | | | | | | |
| 71 | 1125 | 1082 | | | | | | | | | | | | | |
| 72 | 1162 | 1119 | | | | | | | | | | | | | |
| 73 | 1198 | 1155 | | | | | | | | | | | | | |
| 74 | 1235 | 1192 | | | | | | | | | | | | | |
| 75 | 1271 | 1225 | | | | | | | | | | | | | |
| <p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p> | | | | | | | | | | | | | | | |

TERRITORY 32

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|-----------------------------------|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 26 | 25 | 1 | 30 | 29 | 28 | 27 | 26 | 24 | 24 | 22 | 21 | 20 | 1 | 7 |
| 2 | 34 | 33 | 2 | 42 | 40 | 39 | 37 | 36 | 34 | 32 | 31 | 30 | 27 | 2 | 9 |
| 3 | 43 | 42 | 3 | 47 | 46 | 44 | 42 | 41 | 39 | 37 | 35 | 34 | 31 | 3 | 12 |
| 4 | 49 | 48 | 4 | 52 | 51 | 48 | 47 | 45 | 43 | 40 | 39 | 37 | 34 | 4 | 14 |
| 5 | 55 | 54 | 5 | 59 | 58 | 55 | 53 | 51 | 49 | 47 | 44 | 42 | 39 | 5 | 17 |
| 6 | 61 | 59 | 6 | 66 | 64 | 62 | 59 | 57 | 55 | 52 | 49 | 47 | 43 | 6 | 22 |
| 7 | 67 | 66 | 7 | 73 | 70 | 68 | 65 | 62 | 59 | 57 | 54 | 51 | 47 | 7 | 27 |
| 8 | 72 | 71 | 8 | 79 | 77 | 73 | 70 | 68 | 65 | 62 | 58 | 56 | 51 | 8 | 32 |
| 10 | 78 | 77 | 10 | 85 | 83 | 79 | 76 | 73 | 70 | 66 | 63 | 61 | 55 | 10 | 40 |
| 11 | 83 | 81 | 11 | 92 | 89 | 86 | 82 | 80 | 76 | 72 | 69 | 66 | 60 | 11 | 49 |
| 12 | 87 | 85 | 12 | 101 | 98 | 94 | 90 | 87 | 83 | 79 | 75 | 72 | 66 | 12 | 57 |
| 13 | 90 | 88 | 13 | 108 | 105 | 100 | 96 | 93 | 88 | 85 | 80 | 77 | 70 | 13 | 67 |
| 14 | 95 | 92 | 14 | 117 | 114 | 109 | 104 | 100 | 96 | 91 | 87 | 83 | 76 | 14 | 79 |
| 15 | 99 | 97 | 15 | 129 | 125 | 120 | 115 | 111 | 106 | 100 | 96 | 92 | 84 | 15 | 96 |
| 16 | 103 | 101 | 16 | 141 | 137 | 131 | 126 | 122 | 116 | 111 | 104 | 100 | 92 | 16 | 116 |
| 17 | 107 | 105 | 17 | 156 | 152 | 145 | 139 | 134 | 128 | 122 | 116 | 111 | 102 | 17 | 139 |
| 18 | 111 | 109 | 18 | 171 | 166 | 159 | 152 | 147 | 140 | 133 | 126 | 121 | 111 | 18 | 166 |
| 19 | 115 | 112 | 19 | 186 | 181 | 173 | 166 | 160 | 153 | 145 | 138 | 133 | 121 | 19 | 198 |
| 20 | 118 | 115 | 20 | 206 | 200 | 192 | 183 | 177 | 169 | 161 | 152 | 146 | 134 | 20 | 235 |
| 21 | 122 | 119 | 21 | 229 | 222 | 213 | 204 | 197 | 188 | 179 | 170 | 163 | 149 | 21 | 325 |
| 22 | 126 | 123 | 22 | 259 | 251 | 241 | 231 | 223 | 213 | 202 | 192 | 184 | 168 | | |
| 23 | 130 | 127 | 23 | 290 | 281 | 269 | 258 | 250 | 238 | 226 | 215 | 206 | 189 | | |
| 24 | 133 | 130 | 24 | 336 | 325 | 312 | 299 | 289 | 276 | 262 | 249 | 239 | 218 | | |
| 25 | 137 | 134 | 25 | 413 | 401 | 384 | 367 | 356 | 339 | 322 | 306 | 293 | 269 | | |
| 26 | 141 | 138 | 26 | 507 | 492 | 472 | 451 | 436 | 416 | 396 | 375 | 360 | 329 | | |
| 27 | 145 | 142 | | | | | | | | | | | | | |
| 28 | 150 | 147 | | | | | | | | | | | | | |
| 29 | 155 | 152 | | | | | | | | | | | | | |
| 30 | 160 | 156 | | | | | | | | | | | | | |
| 31 | 164 | 161 | | | | | | | | | | | | | |
| 32 | 169 | 166 | | | | | | | | | | | | | |
| 33 | 175 | 171 | | | | | | | | | | | | | |
| 34 | 179 | 175 | | | | | | | | | | | | | |
| 35 | 182 | 179 | | | | | | | | | | | | | |
| 36 | 187 | 184 | | | | | | | | | | | | | |
| 37 | 194 | 190 | | | | | | | | | | | | | |
| 38 | 201 | 198 | | | | | | | | | | | | | |
| 39 | 209 | 205 | | | | | | | | | | | | | |
| 40 | 215 | 211 | | | | | | | | | | | | | |
| 41 | 222 | 218 | | | | | | | | | | | | | |
| 42 | 229 | 224 | | | | | | | | | | | | | |
| 43 | 235 | 231 | | | | | | | | | | | | | |
| 44 | 243 | 238 | | | | | | | | | | | | | |
| 45 | 249 | 244 | | | | | | | | | | | | | |
| 46 | 258 | 252 | | | | | | | | | | | | | |
| 47 | 265 | 261 | | | | | | | | | | | | | |
| 48 | 274 | 269 | | | | | | | | | | | | | |
| 49 | 282 | 277 | | | | | | | | | | | | | |
| 50 | 289 | 284 | | | | | | | | | | | | | |
| 51 | 298 | 292 | | | | | | | | | | | | | |
| 52 | 306 | 300 | | | | | | | | | | | | | |
| 53 | 314 | 307 | | | | | | | | | | | | | |
| 54 | 326 | 320 | | | | | | | | | | | | | |
| 55 | 342 | 335 | | | | | | | | | | | | | |
| 56 | 360 | 353 | | | | | | | | | | | | | |
| 57 | 380 | 373 | | | | | | | | | | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 32

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 58 | 410 | 402 | | | | | | | | | | | | | |
| 59 | 454 | 446 | | | | | | | | | | | | | |
| 60 | 503 | 494 | | | | | | | | | | | | | |
| 61 | 550 | 540 | | | | | | | | | | | | | |
| 62 | 593 | 581 | | | | | | | | | | | | | |
| 63 | 637 | 625 | | | | | | | | | | | | | |
| 64 | 680 | 668 | | | | | | | | | | | | | |
| 65 | 724 | 710 | | | | | | | | | | | | | |
| 66 | 790 | 775 | | | | | | | | | | | | | |
| 67 | 877 | 860 | | | | | | | | | | | | | |
| 68 | 964 | 946 | | | | | | | | | | | | | |
| 69 | 1051 | 1031 | | | | | | | | | | | | | |
| 70 | 1138 | 1116 | | | | | | | | | | | | | |
| 71 | 1225 | 1202 | | | | | | | | | | | | | |
| 72 | 1312 | 1287 | | | | | | | | | | | | | |
| 73 | 1399 | 1373 | | | | | | | | | | | | | |
| 74 | 1487 | 1458 | | | | | | | | | | | | | |
| 75 | 1574 | 1544 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
(b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
(c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 1 | 159 | 153 | 1 | 189 | 176 | 163 | 153 | 143 | 133 | 124 | 114 | 107 | 88 | 1 | 42 |
| 2 | 211 | 205 | 2 | 211 | 195 | 185 | 172 | 159 | 150 | 140 | 130 | 120 | 101 | 2 | 52 |
| 3 | 231 | 221 | 3 | 247 | 231 | 215 | 202 | 185 | 172 | 163 | 150 | 140 | 117 | 3 | 65 |
| 4 | 270 | 260 | 4 | 267 | 247 | 231 | 215 | 202 | 185 | 176 | 163 | 153 | 127 | 4 | 72 |
| 5 | 296 | 286 | 5 | 286 | 267 | 250 | 231 | 215 | 202 | 189 | 176 | 163 | 133 | 5 | 85 |
| 6 | 309 | 299 | 6 | 299 | 280 | 260 | 244 | 224 | 208 | 198 | 182 | 169 | 140 | 6 | 91 |
| 7 | 325 | 312 | 7 | 312 | 289 | 273 | 254 | 234 | 218 | 205 | 192 | 179 | 146 | 7 | 101 |
| 8 | 338 | 328 | 8 | 325 | 302 | 283 | 263 | 244 | 228 | 215 | 198 | 185 | 153 | 8 | 120 |
| 10 | 351 | 338 | 10 | 348 | 325 | 302 | 283 | 260 | 244 | 231 | 211 | 198 | 163 | 10 | 140 |
| 11 | 361 | 348 | 11 | 364 | 338 | 315 | 296 | 273 | 254 | 241 | 221 | 208 | 172 | 11 | 153 |
| 12 | 374 | 361 | 12 | 374 | 348 | 325 | 302 | 280 | 263 | 247 | 228 | 215 | 176 | 12 | 169 |
| 13 | 387 | 371 | 13 | 390 | 364 | 338 | 315 | 293 | 273 | 257 | 237 | 221 | 182 | 13 | 182 |
| 14 | 397 | 384 | 14 | 413 | 384 | 358 | 335 | 309 | 289 | 273 | 250 | 234 | 195 | 14 | 202 |
| 15 | 403 | 390 | 15 | 436 | 406 | 380 | 354 | 328 | 306 | 286 | 267 | 247 | 205 | 15 | 218 |
| 16 | 406 | 393 | 16 | 452 | 419 | 393 | 367 | 338 | 315 | 299 | 276 | 257 | 211 | 16 | 241 |
| 17 | 416 | 400 | 17 | 468 | 436 | 406 | 380 | 351 | 328 | 309 | 286 | 267 | 221 | 17 | 254 |
| 18 | 426 | 410 | 18 | 494 | 458 | 429 | 400 | 371 | 345 | 325 | 302 | 283 | 231 | 18 | 276 |
| 19 | 432 | 416 | 19 | 517 | 481 | 449 | 419 | 387 | 361 | 341 | 315 | 296 | 244 | 19 | 293 |
| 20 | 445 | 429 | 20 | 533 | 497 | 465 | 432 | 400 | 374 | 351 | 325 | 302 | 250 | 20 | 312 |
| 21 | 455 | 439 | 21 | 556 | 517 | 484 | 452 | 416 | 390 | 367 | 338 | 315 | 260 | 21 | 354 |
| 22 | 462 | 445 | 22 | 585 | 543 | 510 | 475 | 439 | 410 | 387 | 358 | 335 | 276 | | |
| 23 | 468 | 452 | 23 | 608 | 566 | 530 | 491 | 455 | 426 | 400 | 371 | 348 | 286 | | |
| 24 | 481 | 462 | 24 | 634 | 588 | 553 | 514 | 475 | 445 | 419 | 387 | 361 | 299 | | |
| 25 | 484 | 465 | 25 | 686 | 637 | 598 | 556 | 514 | 481 | 452 | 419 | 390 | 322 | | |
| 26 | 491 | 475 | 26 | 744 | 692 | 647 | 601 | 559 | 520 | 491 | 455 | 426 | 351 | | |
| 27 | 497 | 481 | | | | | | | | | | | | | |
| 28 | 501 | 484 | | | | | | | | | | | | | |
| 29 | 510 | 491 | | | | | | | | | | | | | |

TERRITORY 32

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 514 | 494 | | | | | | | | | | | | | |
| 31 | 520 | 501 | | | | | | | | | | | | | |
| 32 | 530 | 510 | | | | | | | | | | | | | |
| 33 | 536 | 517 | | | | | | | | | | | | | |
| 34 | 546 | 527 | | | | | | | | | | | | | |
| 35 | 553 | 533 | | | | | | | | | | | | | |
| 36 | 559 | 540 | | | | | | | | | | | | | |
| 37 | 569 | 549 | | | | | | | | | | | | | |
| 38 | 579 | 556 | | | | | | | | | | | | | |
| 39 | 582 | 559 | | | | | | | | | | | | | |
| 40 | 588 | 566 | | | | | | | | | | | | | |
| 41 | 595 | 575 | | | | | | | | | | | | | |
| 42 | 601 | 582 | | | | | | | | | | | | | |
| 43 | 611 | 588 | | | | | | | | | | | | | |
| 44 | 614 | 592 | | | | | | | | | | | | | |
| 45 | 624 | 601 | | | | | | | | | | | | | |
| 46 | 631 | 608 | | | | | | | | | | | | | |
| 47 | 637 | 614 | | | | | | | | | | | | | |
| 48 | 647 | 624 | | | | | | | | | | | | | |
| 49 | 653 | 631 | | | | | | | | | | | | | |
| 50 | 660 | 637 | | | | | | | | | | | | | |
| 51 | 666 | 644 | | | | | | | | | | | | | |
| 52 | 670 | 647 | | | | | | | | | | | | | |
| 53 | 679 | 653 | | | | | | | | | | | | | |
| 54 | 686 | 660 | | | | | | | | | | | | | |
| 55 | 696 | 673 | | | | | | | | | | | | | |
| 56 | 709 | 683 | | | | | | | | | | | | | |
| 57 | 722 | 696 | | | | | | | | | | | | | |
| 58 | 744 | 715 | | | | | | | | | | | | | |
| 59 | 774 | 744 | | | | | | | | | | | | | |
| 60 | 806 | 777 | | | | | | | | | | | | | |
| 61 | 829 | 800 | | | | | | | | | | | | | |
| 62 | 848 | 816 | | | | | | | | | | | | | |
| 63 | 861 | 832 | | | | | | | | | | | | | |
| 64 | 881 | 848 | | | | | | | | | | | | | |
| 65 | 897 | 865 | | | | | | | | | | | | | |
| 66 | 923 | 891 | | | | | | | | | | | | | |
| 67 | 959 | 926 | | | | | | | | | | | | | |
| 68 | 995 | 959 | | | | | | | | | | | | | |
| 69 | 1030 | 995 | | | | | | | | | | | | | |
| 70 | 1069 | 1030 | | | | | | | | | | | | | |
| 71 | 1105 | 1063 | | | | | | | | | | | | | |
| 72 | 1141 | 1099 | | | | | | | | | | | | | |
| 73 | 1177 | 1134 | | | | | | | | | | | | | |
| 74 | 1212 | 1170 | | | | | | | | | | | | | |
| 75 | 1248 | 1203 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 33

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------------|---------------|-----------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | |
| 1 | 43 | 42 | 1 | 50 | 48 | 46 | 45 | 43 | 41 | 39 | 37 | 35 | 33 | 1 | 12 |
| 2 | 56 | 55 | 2 | 69 | 67 | 64 | 62 | 60 | 56 | 54 | 51 | 50 | 45 | 2 | 14 |
| 3 | 71 | 69 | 3 | 79 | 76 | 73 | 69 | 68 | 64 | 62 | 58 | 56 | 51 | 3 | 20 |
| 4 | 81 | 80 | 4 | 86 | 84 | 80 | 77 | 75 | 71 | 67 | 64 | 62 | 56 | 4 | 24 |
| 5 | 90 | 89 | 5 | 98 | 96 | 92 | 88 | 85 | 81 | 77 | 73 | 69 | 64 | 5 | 28 |
| 6 | 101 | 98 | 6 | 110 | 106 | 102 | 98 | 94 | 90 | 86 | 81 | 79 | 72 | 6 | 37 |
| 7 | 111 | 109 | 7 | 121 | 117 | 113 | 107 | 103 | 98 | 94 | 89 | 85 | 79 | 7 | 45 |
| 8 | 119 | 118 | 8 | 131 | 127 | 122 | 117 | 113 | 107 | 102 | 97 | 93 | 85 | 8 | 52 |
| 10 | 130 | 127 | 10 | 141 | 138 | 131 | 126 | 122 | 117 | 110 | 105 | 101 | 92 | 10 | 67 |
| 11 | 138 | 135 | 11 | 153 | 148 | 143 | 136 | 132 | 126 | 119 | 114 | 109 | 100 | 11 | 81 |
| 12 | 144 | 141 | 12 | 168 | 162 | 156 | 149 | 144 | 138 | 131 | 124 | 119 | 109 | 12 | 94 |
| 13 | 149 | 147 | 13 | 179 | 174 | 166 | 160 | 155 | 147 | 140 | 132 | 127 | 117 | 13 | 111 |
| 14 | 157 | 153 | 14 | 194 | 189 | 181 | 173 | 166 | 159 | 151 | 144 | 138 | 126 | 14 | 131 |
| 15 | 164 | 161 | 15 | 214 | 207 | 199 | 190 | 183 | 176 | 166 | 159 | 152 | 139 | 15 | 159 |
| 16 | 170 | 168 | 16 | 234 | 228 | 217 | 208 | 202 | 193 | 183 | 173 | 166 | 152 | 16 | 193 |
| 17 | 177 | 174 | 17 | 259 | 252 | 241 | 231 | 223 | 212 | 202 | 193 | 185 | 169 | 17 | 231 |
| 18 | 185 | 181 | 18 | 283 | 275 | 263 | 252 | 244 | 232 | 220 | 210 | 200 | 183 | 18 | 275 |
| 19 | 190 | 186 | 19 | 309 | 300 | 287 | 275 | 266 | 254 | 241 | 229 | 220 | 200 | 19 | 329 |
| 20 | 195 | 191 | 20 | 342 | 331 | 318 | 304 | 293 | 280 | 267 | 253 | 242 | 223 | 20 | 390 |
| 21 | 202 | 198 | 21 | 380 | 368 | 354 | 338 | 326 | 312 | 296 | 282 | 270 | 248 | 21 | 540 |
| 22 | 208 | 204 | 22 | 430 | 417 | 400 | 383 | 369 | 352 | 335 | 318 | 305 | 279 | | |
| 23 | 215 | 211 | 23 | 481 | 466 | 447 | 428 | 414 | 394 | 375 | 356 | 342 | 313 | | |
| 24 | 220 | 216 | 24 | 557 | 540 | 517 | 495 | 479 | 457 | 435 | 413 | 396 | 362 | | |
| 25 | 227 | 223 | 25 | 685 | 664 | 637 | 609 | 590 | 562 | 534 | 507 | 486 | 445 | | |
| 26 | 234 | 229 | 26 | 841 | 816 | 782 | 748 | 723 | 689 | 656 | 622 | 597 | 546 | | |
| 27 | 241 | 236 | | | | | | | | | | | | | |
| 28 | 249 | 244 | | | | | | | | | | | | | |
| 29 | 257 | 253 | | | | | | | | | | | | | |
| 30 | 265 | 259 | | | | | | | | | | | | | |
| 31 | 272 | 267 | | | | | | | | | | | | | |
| 32 | 280 | 275 | | | | | | | | | | | | | |
| 33 | 290 | 283 | | | | | | | | | | | | | |
| 34 | 296 | 290 | | | | | | | | | | | | | |
| 35 | 303 | 297 | | | | | | | | | | | | | |
| 36 | 310 | 305 | | | | | | | | | | | | | |
| 37 | 322 | 316 | | | | | | | | | | | | | |
| 38 | 334 | 328 | | | | | | | | | | | | | |
| 39 | 346 | 339 | | | | | | | | | | | | | |
| 40 | 356 | 350 | | | | | | | | | | | | | |
| 41 | 368 | 362 | | | | | | | | | | | | | |
| 42 | 380 | 372 | | | | | | | | | | | | | |
| 43 | 390 | 384 | | | | | | | | | | | | | |
| 44 | 402 | 394 | | | | | | | | | | | | | |
| 45 | 413 | 405 | | | | | | | | | | | | | |
| 46 | 427 | 418 | | | | | | | | | | | | | |
| 47 | 440 | 432 | | | | | | | | | | | | | |
| 48 | 455 | 445 | | | | | | | | | | | | | |
| 49 | 468 | 459 | | | | | | | | | | | | | |
| 50 | 479 | 470 | | | | | | | | | | | | | |
| 51 | 494 | 485 | | | | | | | | | | | | | |
| 52 | 507 | 498 | | | | | | | | | | | | | |
| 53 | 520 | 510 | | | | | | | | | | | | | |
| 54 | 541 | 531 | | | | | | | | | | | | | |
| 55 | 567 | 555 | | | | | | | | | | | | | |
| 56 | 597 | 586 | | | | | | | | | | | | | |
| 57 | 630 | 618 | | | | | | | | | | | | | |

TERRITORY 33

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 58 | 680 | 667 | | | | | | | | | | | | | |
| 59 | 753 | 739 | | | | | | | | | | | | | |
| 60 | 834 | 819 | | | | | | | | | | | | | |
| 61 | 912 | 895 | | | | | | | | | | | | | |
| 62 | 984 | 964 | | | | | | | | | | | | | |
| 63 | 1056 | 1036 | | | | | | | | | | | | | |
| 64 | 1128 | 1107 | | | | | | | | | | | | | |
| 65 | 1201 | 1178 | | | | | | | | | | | | | |
| 66 | 1310 | 1285 | | | | | | | | | | | | | |
| 67 | 1454 | 1427 | | | | | | | | | | | | | |
| 68 | 1598 | 1568 | | | | | | | | | | | | | |
| 69 | 1742 | 1710 | | | | | | | | | | | | | |
| 70 | 1888 | 1851 | | | | | | | | | | | | | |
| 71 | 2032 | 1993 | | | | | | | | | | | | | |
| 72 | 2176 | 2134 | | | | | | | | | | | | | |
| 73 | 2320 | 2277 | | | | | | | | | | | | | |
| 74 | 2465 | 2418 | | | | | | | | | | | | | |
| 75 | 2610 | 2560 | | | | | | | | | | | | | |
| <p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p> | | | | | | | | | | | | | | | |

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 170 | 163 | 1 | 201 | 187 | 173 | 163 | 152 | 142 | 131 | 121 | 114 | 93 | 1 | 45 |
| 2 | 225 | 218 | 2 | 225 | 208 | 197 | 183 | 170 | 159 | 149 | 138 | 128 | 107 | 2 | 55 |
| 3 | 246 | 235 | 3 | 263 | 246 | 228 | 215 | 197 | 183 | 173 | 159 | 149 | 125 | 3 | 69 |
| 4 | 287 | 277 | 4 | 284 | 263 | 246 | 228 | 215 | 197 | 187 | 173 | 163 | 135 | 4 | 76 |
| 5 | 315 | 304 | 5 | 304 | 284 | 266 | 246 | 228 | 215 | 201 | 187 | 173 | 142 | 5 | 90 |
| 6 | 329 | 318 | 6 | 318 | 298 | 277 | 260 | 239 | 221 | 211 | 194 | 180 | 149 | 6 | 97 |
| 7 | 346 | 332 | 7 | 332 | 308 | 291 | 270 | 249 | 232 | 218 | 204 | 190 | 156 | 7 | 107 |
| 8 | 360 | 349 | 8 | 346 | 322 | 301 | 280 | 260 | 242 | 228 | 211 | 197 | 163 | 8 | 128 |
| 10 | 374 | 360 | 10 | 370 | 346 | 322 | 301 | 277 | 260 | 246 | 225 | 211 | 173 | 10 | 149 |
| 11 | 384 | 370 | 11 | 388 | 360 | 336 | 315 | 291 | 270 | 256 | 235 | 221 | 183 | 11 | 163 |
| 12 | 398 | 384 | 12 | 398 | 370 | 346 | 322 | 298 | 280 | 263 | 242 | 228 | 187 | 12 | 180 |
| 13 | 412 | 394 | 13 | 415 | 388 | 360 | 336 | 311 | 291 | 273 | 253 | 235 | 194 | 13 | 194 |
| 14 | 422 | 408 | 14 | 439 | 408 | 381 | 356 | 329 | 308 | 291 | 266 | 249 | 208 | 14 | 215 |
| 15 | 429 | 415 | 15 | 464 | 433 | 405 | 377 | 349 | 325 | 304 | 284 | 263 | 218 | 15 | 232 |
| 16 | 433 | 419 | 16 | 481 | 446 | 419 | 391 | 360 | 336 | 318 | 294 | 273 | 225 | 16 | 256 |
| 17 | 443 | 426 | 17 | 498 | 464 | 433 | 405 | 374 | 349 | 329 | 304 | 284 | 235 | 17 | 270 |
| 18 | 453 | 436 | 18 | 526 | 488 | 457 | 426 | 394 | 367 | 346 | 322 | 301 | 246 | 18 | 294 |
| 19 | 460 | 443 | 19 | 550 | 512 | 477 | 446 | 412 | 384 | 363 | 336 | 315 | 260 | 19 | 311 |
| 20 | 474 | 457 | 20 | 567 | 529 | 495 | 460 | 426 | 398 | 374 | 346 | 322 | 266 | 20 | 332 |
| 21 | 484 | 467 | 21 | 592 | 550 | 516 | 481 | 443 | 415 | 391 | 360 | 336 | 277 | 21 | 377 |
| 22 | 491 | 474 | 22 | 623 | 578 | 543 | 505 | 467 | 436 | 412 | 381 | 356 | 294 | | |
| 23 | 498 | 481 | 23 | 647 | 602 | 564 | 522 | 484 | 453 | 426 | 394 | 370 | 304 | | |
| 24 | 512 | 491 | 24 | 675 | 626 | 588 | 547 | 505 | 474 | 446 | 412 | 384 | 318 | | |
| 25 | 516 | 495 | 25 | 730 | 678 | 637 | 592 | 547 | 512 | 481 | 446 | 415 | 343 | | |
| 26 | 522 | 505 | 26 | 792 | 737 | 689 | 640 | 595 | 554 | 522 | 484 | 453 | 374 | | |
| 27 | 529 | 512 | | | | | | | | | | | | | |
| 28 | 533 | 516 | | | | | | | | | | | | | |
| 29 | 543 | 522 | | | | | | | | | | | | | |

TERRITORY 33

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 547 | 526 | | | | | | | | | | | | | |
| 31 | 554 | 533 | | | | | | | | | | | | | |
| 32 | 564 | 543 | | | | | | | | | | | | | |
| 33 | 571 | 550 | | | | | | | | | | | | | |
| 34 | 581 | 561 | | | | | | | | | | | | | |
| 35 | 588 | 567 | | | | | | | | | | | | | |
| 36 | 595 | 574 | | | | | | | | | | | | | |
| 37 | 606 | 585 | | | | | | | | | | | | | |
| 38 | 616 | 592 | | | | | | | | | | | | | |
| 39 | 619 | 595 | | | | | | | | | | | | | |
| 40 | 626 | 602 | | | | | | | | | | | | | |
| 41 | 633 | 612 | | | | | | | | | | | | | |
| 42 | 640 | 619 | | | | | | | | | | | | | |
| 43 | 650 | 626 | | | | | | | | | | | | | |
| 44 | 654 | 630 | | | | | | | | | | | | | |
| 45 | 664 | 640 | | | | | | | | | | | | | |
| 46 | 671 | 647 | | | | | | | | | | | | | |
| 47 | 678 | 654 | | | | | | | | | | | | | |
| 48 | 689 | 664 | | | | | | | | | | | | | |
| 49 | 695 | 671 | | | | | | | | | | | | | |
| 50 | 702 | 678 | | | | | | | | | | | | | |
| 51 | 709 | 685 | | | | | | | | | | | | | |
| 52 | 713 | 689 | | | | | | | | | | | | | |
| 53 | 723 | 695 | | | | | | | | | | | | | |
| 54 | 730 | 702 | | | | | | | | | | | | | |
| 55 | 740 | 716 | | | | | | | | | | | | | |
| 56 | 754 | 727 | | | | | | | | | | | | | |
| 57 | 768 | 740 | | | | | | | | | | | | | |
| 58 | 792 | 761 | | | | | | | | | | | | | |
| 59 | 823 | 792 | | | | | | | | | | | | | |
| 60 | 858 | 827 | | | | | | | | | | | | | |
| 61 | 882 | 851 | | | | | | | | | | | | | |
| 62 | 903 | 868 | | | | | | | | | | | | | |
| 63 | 917 | 886 | | | | | | | | | | | | | |
| 64 | 938 | 903 | | | | | | | | | | | | | |
| 65 | 955 | 920 | | | | | | | | | | | | | |
| 66 | 983 | 948 | | | | | | | | | | | | | |
| 67 | 1021 | 986 | | | | | | | | | | | | | |
| 68 | 1059 | 1021 | | | | | | | | | | | | | |
| 69 | 1097 | 1059 | | | | | | | | | | | | | |
| 70 | 1138 | 1097 | | | | | | | | | | | | | |
| 71 | 1176 | 1131 | | | | | | | | | | | | | |
| 72 | 1214 | 1169 | | | | | | | | | | | | | |
| 73 | 1253 | 1208 | | | | | | | | | | | | | |
| 74 | 1291 | 1246 | | | | | | | | | | | | | |
| 75 | 1329 | 1280 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 40

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|-----------------------------------|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 28 | 28 | 1 | 33 | 32 | 30 | 29 | 28 | 27 | 26 | 24 | 23 | 22 | 1 | 8 |
| 2 | 37 | 36 | 2 | 46 | 44 | 42 | 40 | 40 | 37 | 35 | 34 | 33 | 29 | 2 | 9 |
| 3 | 46 | 46 | 3 | 52 | 50 | 48 | 46 | 45 | 42 | 40 | 38 | 37 | 34 | 3 | 13 |
| 4 | 53 | 52 | 4 | 57 | 55 | 52 | 51 | 49 | 46 | 44 | 42 | 40 | 37 | 4 | 15 |
| 5 | 59 | 58 | 5 | 65 | 63 | 60 | 58 | 56 | 53 | 51 | 48 | 46 | 42 | 5 | 18 |
| 6 | 66 | 65 | 6 | 72 | 70 | 67 | 65 | 62 | 59 | 57 | 53 | 52 | 47 | 6 | 24 |
| 7 | 73 | 71 | 7 | 79 | 77 | 74 | 71 | 68 | 65 | 62 | 58 | 56 | 52 | 7 | 29 |
| 8 | 78 | 77 | 8 | 86 | 83 | 80 | 77 | 74 | 71 | 67 | 64 | 61 | 56 | 8 | 34 |
| 10 | 85 | 83 | 10 | 93 | 90 | 86 | 83 | 80 | 77 | 72 | 69 | 66 | 60 | 10 | 44 |
| 11 | 90 | 89 | 11 | 101 | 97 | 94 | 89 | 87 | 83 | 78 | 75 | 71 | 65 | 11 | 53 |
| 12 | 95 | 93 | 12 | 110 | 107 | 102 | 98 | 95 | 90 | 86 | 82 | 78 | 71 | 12 | 62 |
| 13 | 98 | 96 | 13 | 118 | 114 | 109 | 105 | 101 | 96 | 92 | 87 | 83 | 77 | 13 | 73 |
| 14 | 103 | 101 | 14 | 127 | 124 | 119 | 114 | 109 | 104 | 99 | 95 | 90 | 83 | 14 | 86 |
| 15 | 108 | 106 | 15 | 140 | 136 | 131 | 125 | 120 | 115 | 109 | 104 | 100 | 91 | 15 | 104 |
| 16 | 112 | 110 | 16 | 154 | 150 | 143 | 137 | 132 | 126 | 120 | 114 | 109 | 100 | 16 | 126 |
| 17 | 116 | 114 | 17 | 170 | 165 | 158 | 151 | 146 | 139 | 132 | 126 | 121 | 111 | 17 | 151 |
| 18 | 121 | 119 | 18 | 186 | 181 | 173 | 165 | 160 | 152 | 144 | 138 | 132 | 120 | 18 | 181 |
| 19 | 125 | 122 | 19 | 203 | 197 | 188 | 181 | 175 | 167 | 158 | 151 | 144 | 132 | 19 | 216 |
| 20 | 128 | 126 | 20 | 224 | 218 | 209 | 200 | 193 | 184 | 175 | 166 | 159 | 146 | 20 | 256 |
| 21 | 132 | 130 | 21 | 249 | 242 | 232 | 222 | 214 | 205 | 194 | 185 | 177 | 163 | 21 | 354 |
| 22 | 137 | 134 | 22 | 282 | 273 | 262 | 251 | 243 | 231 | 220 | 209 | 200 | 183 | | |
| 23 | 141 | 138 | 23 | 316 | 306 | 293 | 281 | 272 | 259 | 246 | 234 | 224 | 206 | | |
| 24 | 144 | 142 | 24 | 366 | 354 | 340 | 325 | 315 | 300 | 286 | 271 | 260 | 237 | | |
| 25 | 149 | 146 | 25 | 450 | 436 | 418 | 400 | 387 | 369 | 351 | 333 | 319 | 292 | | |
| 26 | 154 | 151 | 26 | 552 | 536 | 513 | 491 | 475 | 452 | 431 | 409 | 392 | 359 | | |
| 27 | 158 | 155 | | | | | | | | | | | | | |
| 28 | 163 | 160 | | | | | | | | | | | | | |
| 29 | 169 | 166 | | | | | | | | | | | | | |
| 30 | 174 | 170 | | | | | | | | | | | | | |
| 31 | 179 | 175 | | | | | | | | | | | | | |
| 32 | 184 | 181 | | | | | | | | | | | | | |
| 33 | 190 | 186 | | | | | | | | | | | | | |
| 34 | 194 | 190 | | | | | | | | | | | | | |
| 35 | 199 | 195 | | | | | | | | | | | | | |
| 36 | 204 | 200 | | | | | | | | | | | | | |
| 37 | 212 | 207 | | | | | | | | | | | | | |
| 38 | 219 | 215 | | | | | | | | | | | | | |
| 39 | 227 | 223 | | | | | | | | | | | | | |
| 40 | 234 | 230 | | | | | | | | | | | | | |
| 41 | 242 | 237 | | | | | | | | | | | | | |
| 42 | 249 | 244 | | | | | | | | | | | | | |
| 43 | 256 | 252 | | | | | | | | | | | | | |
| 44 | 264 | 259 | | | | | | | | | | | | | |
| 45 | 271 | 266 | | | | | | | | | | | | | |
| 46 | 280 | 274 | | | | | | | | | | | | | |
| 47 | 289 | 284 | | | | | | | | | | | | | |
| 48 | 298 | 292 | | | | | | | | | | | | | |
| 49 | 307 | 301 | | | | | | | | | | | | | |
| 50 | 315 | 309 | | | | | | | | | | | | | |
| 51 | 324 | 318 | | | | | | | | | | | | | |
| 52 | 333 | 327 | | | | | | | | | | | | | |
| 53 | 341 | 335 | | | | | | | | | | | | | |
| 54 | 355 | 348 | | | | | | | | | | | | | |
| 55 | 372 | 365 | | | | | | | | | | | | | |
| 56 | 392 | 384 | | | | | | | | | | | | | |
| 57 | 414 | 406 | | | | | | | | | | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 40

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 58 | 446 | 438 | | | | | | | | | | | | | |
| 59 | 495 | 485 | | | | | | | | | | | | | |
| 60 | 548 | 538 | | | | | | | | | | | | | |
| 61 | 599 | 587 | | | | | | | | | | | | | |
| 62 | 646 | 633 | | | | | | | | | | | | | |
| 63 | 693 | 680 | | | | | | | | | | | | | |
| 64 | 740 | 727 | | | | | | | | | | | | | |
| 65 | 789 | 773 | | | | | | | | | | | | | |
| 66 | 860 | 844 | | | | | | | | | | | | | |
| 67 | 955 | 937 | | | | | | | | | | | | | |
| 68 | 1049 | 1029 | | | | | | | | | | | | | |
| 69 | 1144 | 1122 | | | | | | | | | | | | | |
| 70 | 1239 | 1215 | | | | | | | | | | | | | |
| 71 | 1334 | 1308 | | | | | | | | | | | | | |
| 72 | 1428 | 1401 | | | | | | | | | | | | | |
| 73 | 1523 | 1495 | | | | | | | | | | | | | |
| 74 | 1619 | 1588 | | | | | | | | | | | | | |
| 75 | 1713 | 1680 | | | | | | | | | | | | | |
| (a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. | | | | | | | | | | | | | | | |
| (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. | | | | | | | | | | | | | | | |
| (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles. | | | | | | | | | | | | | | | |

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 1 | 206 | 198 | 1 | 244 | 227 | 211 | 198 | 185 | 173 | 160 | 147 | 139 | 114 | 1 | 55 |
| 2 | 274 | 265 | 2 | 274 | 253 | 240 | 223 | 206 | 194 | 181 | 168 | 156 | 131 | 2 | 67 |
| 3 | 299 | 286 | 3 | 320 | 299 | 278 | 261 | 240 | 223 | 211 | 194 | 181 | 152 | 3 | 84 |
| 4 | 349 | 337 | 4 | 345 | 320 | 299 | 278 | 261 | 240 | 227 | 211 | 198 | 164 | 4 | 93 |
| 5 | 383 | 370 | 5 | 370 | 345 | 324 | 299 | 278 | 261 | 244 | 227 | 211 | 173 | 5 | 109 |
| 6 | 400 | 387 | 6 | 387 | 362 | 337 | 316 | 290 | 269 | 257 | 236 | 219 | 181 | 6 | 118 |
| 7 | 421 | 404 | 7 | 404 | 375 | 354 | 328 | 303 | 282 | 265 | 248 | 232 | 189 | 7 | 131 |
| 8 | 438 | 425 | 8 | 421 | 392 | 366 | 341 | 316 | 295 | 278 | 257 | 240 | 198 | 8 | 156 |
| 10 | 455 | 438 | 10 | 450 | 421 | 392 | 366 | 337 | 316 | 299 | 274 | 257 | 211 | 10 | 181 |
| 11 | 467 | 450 | 11 | 472 | 438 | 408 | 383 | 354 | 328 | 312 | 286 | 269 | 223 | 11 | 198 |
| 12 | 484 | 467 | 12 | 484 | 450 | 421 | 392 | 362 | 341 | 320 | 295 | 278 | 227 | 12 | 219 |
| 13 | 501 | 480 | 13 | 505 | 472 | 438 | 408 | 379 | 354 | 333 | 307 | 286 | 236 | 13 | 236 |
| 14 | 514 | 497 | 14 | 535 | 497 | 463 | 434 | 400 | 375 | 354 | 324 | 303 | 253 | 14 | 261 |
| 15 | 522 | 505 | 15 | 564 | 526 | 493 | 459 | 425 | 396 | 370 | 345 | 320 | 265 | 15 | 282 |
| 16 | 526 | 509 | 16 | 585 | 543 | 509 | 476 | 438 | 408 | 387 | 358 | 333 | 274 | 16 | 312 |
| 17 | 539 | 518 | 17 | 606 | 564 | 526 | 493 | 455 | 425 | 400 | 370 | 345 | 286 | 17 | 328 |
| 18 | 552 | 530 | 18 | 640 | 594 | 556 | 518 | 480 | 446 | 421 | 392 | 366 | 299 | 18 | 358 |
| 19 | 560 | 539 | 19 | 669 | 623 | 581 | 543 | 501 | 467 | 442 | 408 | 383 | 316 | 19 | 379 |
| 20 | 577 | 556 | 20 | 690 | 644 | 602 | 560 | 518 | 484 | 455 | 421 | 392 | 324 | 20 | 404 |
| 21 | 589 | 568 | 21 | 720 | 669 | 627 | 585 | 539 | 505 | 476 | 438 | 408 | 337 | 21 | 459 |
| 22 | 598 | 577 | 22 | 758 | 703 | 661 | 615 | 568 | 530 | 501 | 463 | 434 | 358 | | |
| 23 | 606 | 585 | 23 | 787 | 733 | 686 | 636 | 589 | 552 | 518 | 480 | 450 | 370 | | |
| 24 | 623 | 598 | 24 | 821 | 762 | 716 | 665 | 615 | 577 | 543 | 501 | 467 | 387 | | |
| 25 | 627 | 602 | 25 | 888 | 825 | 775 | 720 | 665 | 623 | 585 | 543 | 505 | 417 | | |
| 26 | 636 | 615 | 26 | 964 | 897 | 838 | 779 | 724 | 674 | 636 | 589 | 552 | 455 | | |
| 27 | 644 | 623 | | | | | | | | | | | | | |
| 28 | 648 | 627 | | | | | | | | | | | | | |
| 29 | 661 | 636 | | | | | | | | | | | | | |

TERRITORY 40

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 665 | 640 | | | | | | | | | | | | | |
| 31 | 674 | 648 | | | | | | | | | | | | | |
| 32 | 686 | 661 | | | | | | | | | | | | | |
| 33 | 695 | 669 | | | | | | | | | | | | | |
| 34 | 707 | 682 | | | | | | | | | | | | | |
| 35 | 716 | 690 | | | | | | | | | | | | | |
| 36 | 724 | 699 | | | | | | | | | | | | | |
| 37 | 737 | 711 | | | | | | | | | | | | | |
| 38 | 749 | 720 | | | | | | | | | | | | | |
| 39 | 754 | 724 | | | | | | | | | | | | | |
| 40 | 762 | 733 | | | | | | | | | | | | | |
| 41 | 770 | 745 | | | | | | | | | | | | | |
| 42 | 779 | 754 | | | | | | | | | | | | | |
| 43 | 791 | 762 | | | | | | | | | | | | | |
| 44 | 796 | 766 | | | | | | | | | | | | | |
| 45 | 808 | 779 | | | | | | | | | | | | | |
| 46 | 817 | 787 | | | | | | | | | | | | | |
| 47 | 825 | 796 | | | | | | | | | | | | | |
| 48 | 838 | 808 | | | | | | | | | | | | | |
| 49 | 846 | 817 | | | | | | | | | | | | | |
| 50 | 855 | 825 | | | | | | | | | | | | | |
| 51 | 863 | 834 | | | | | | | | | | | | | |
| 52 | 867 | 838 | | | | | | | | | | | | | |
| 53 | 880 | 846 | | | | | | | | | | | | | |
| 54 | 888 | 855 | | | | | | | | | | | | | |
| 55 | 901 | 871 | | | | | | | | | | | | | |
| 56 | 918 | 884 | | | | | | | | | | | | | |
| 57 | 935 | 901 | | | | | | | | | | | | | |
| 58 | 964 | 926 | | | | | | | | | | | | | |
| 59 | 1002 | 964 | | | | | | | | | | | | | |
| 60 | 1044 | 1006 | | | | | | | | | | | | | |
| 61 | 1074 | 1036 | | | | | | | | | | | | | |
| 62 | 1099 | 1057 | | | | | | | | | | | | | |
| 63 | 1116 | 1078 | | | | | | | | | | | | | |
| 64 | 1141 | 1099 | | | | | | | | | | | | | |
| 65 | 1162 | 1120 | | | | | | | | | | | | | |
| 66 | 1196 | 1154 | | | | | | | | | | | | | |
| 67 | 1242 | 1200 | | | | | | | | | | | | | |
| 68 | 1288 | 1242 | | | | | | | | | | | | | |
| 69 | 1335 | 1288 | | | | | | | | | | | | | |
| 70 | 1385 | 1335 | | | | | | | | | | | | | |
| 71 | 1431 | 1377 | | | | | | | | | | | | | |
| 72 | 1478 | 1423 | | | | | | | | | | | | | |
| 73 | 1524 | 1469 | | | | | | | | | | | | | |
| 74 | 1570 | 1516 | | | | | | | | | | | | | |
| 75 | 1617 | 1558 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 41

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------------|---------------|-----------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | |
| 1 | 30 | 29 | 1 | 35 | 34 | 32 | 31 | 30 | 28 | 27 | 25 | 25 | 23 | 1 | 8 |
| 2 | 39 | 38 | 2 | 48 | 46 | 45 | 43 | 42 | 39 | 37 | 35 | 35 | 31 | 2 | 10 |
| 3 | 49 | 48 | 3 | 55 | 53 | 51 | 48 | 47 | 45 | 43 | 40 | 39 | 35 | 3 | 14 |
| 4 | 56 | 56 | 4 | 60 | 58 | 56 | 54 | 52 | 49 | 46 | 45 | 43 | 39 | 4 | 16 |
| 5 | 63 | 62 | 5 | 68 | 66 | 64 | 61 | 59 | 56 | 54 | 51 | 48 | 45 | 5 | 19 |
| 6 | 70 | 68 | 6 | 76 | 74 | 71 | 68 | 66 | 63 | 60 | 56 | 55 | 50 | 6 | 25 |
| 7 | 77 | 76 | 7 | 84 | 81 | 78 | 75 | 72 | 68 | 66 | 62 | 59 | 55 | 7 | 31 |
| 8 | 83 | 82 | 8 | 91 | 88 | 85 | 81 | 78 | 75 | 71 | 67 | 65 | 59 | 8 | 36 |
| 10 | 90 | 88 | 10 | 98 | 96 | 91 | 87 | 85 | 81 | 76 | 73 | 70 | 64 | 10 | 46 |
| 11 | 96 | 94 | 11 | 106 | 103 | 99 | 95 | 92 | 87 | 83 | 79 | 76 | 69 | 11 | 56 |
| 12 | 100 | 98 | 12 | 116 | 113 | 108 | 104 | 100 | 96 | 91 | 86 | 83 | 76 | 12 | 66 |
| 13 | 104 | 102 | 13 | 125 | 121 | 116 | 111 | 107 | 102 | 97 | 92 | 88 | 81 | 13 | 77 |
| 14 | 109 | 106 | 14 | 135 | 131 | 126 | 120 | 116 | 110 | 105 | 100 | 96 | 87 | 14 | 91 |
| 15 | 114 | 112 | 15 | 148 | 144 | 138 | 132 | 127 | 122 | 116 | 110 | 106 | 96 | 15 | 110 |
| 16 | 118 | 116 | 16 | 163 | 158 | 151 | 145 | 140 | 134 | 127 | 120 | 116 | 106 | 16 | 134 |
| 17 | 123 | 121 | 17 | 180 | 175 | 167 | 160 | 155 | 147 | 140 | 134 | 128 | 117 | 17 | 160 |
| 18 | 128 | 126 | 18 | 197 | 191 | 183 | 175 | 169 | 161 | 153 | 146 | 139 | 127 | 18 | 191 |
| 19 | 132 | 129 | 19 | 215 | 208 | 199 | 191 | 185 | 177 | 167 | 159 | 153 | 139 | 19 | 228 |
| 20 | 136 | 133 | 20 | 238 | 230 | 221 | 211 | 204 | 195 | 186 | 176 | 168 | 155 | 20 | 271 |
| 21 | 140 | 137 | 21 | 264 | 256 | 246 | 235 | 227 | 217 | 206 | 196 | 187 | 172 | 21 | 375 |
| 22 | 145 | 142 | 22 | 298 | 289 | 278 | 266 | 257 | 245 | 233 | 221 | 212 | 194 | | |
| 23 | 149 | 147 | 23 | 334 | 324 | 310 | 298 | 288 | 274 | 260 | 248 | 238 | 217 | | |
| 24 | 153 | 150 | 24 | 387 | 375 | 359 | 344 | 333 | 318 | 302 | 287 | 275 | 251 | | |
| 25 | 157 | 155 | 25 | 476 | 461 | 442 | 423 | 410 | 390 | 371 | 352 | 338 | 309 | | |
| 26 | 163 | 159 | 26 | 584 | 567 | 543 | 520 | 502 | 479 | 456 | 432 | 415 | 379 | | |
| 27 | 167 | 164 | | | | | | | | | | | | | |
| 28 | 173 | 169 | | | | | | | | | | | | | |
| 29 | 178 | 176 | | | | | | | | | | | | | |
| 30 | 184 | 180 | | | | | | | | | | | | | |
| 31 | 189 | 186 | | | | | | | | | | | | | |
| 32 | 195 | 191 | | | | | | | | | | | | | |
| 33 | 201 | 197 | | | | | | | | | | | | | |
| 34 | 206 | 201 | | | | | | | | | | | | | |
| 35 | 210 | 207 | | | | | | | | | | | | | |
| 36 | 216 | 212 | | | | | | | | | | | | | |
| 37 | 224 | 219 | | | | | | | | | | | | | |
| 38 | 232 | 228 | | | | | | | | | | | | | |
| 39 | 240 | 236 | | | | | | | | | | | | | |
| 40 | 248 | 243 | | | | | | | | | | | | | |
| 41 | 256 | 251 | | | | | | | | | | | | | |
| 42 | 264 | 258 | | | | | | | | | | | | | |
| 43 | 271 | 267 | | | | | | | | | | | | | |
| 44 | 279 | 274 | | | | | | | | | | | | | |
| 45 | 287 | 281 | | | | | | | | | | | | | |
| 46 | 297 | 290 | | | | | | | | | | | | | |
| 47 | 306 | 300 | | | | | | | | | | | | | |
| 48 | 316 | 309 | | | | | | | | | | | | | |
| 49 | 325 | 319 | | | | | | | | | | | | | |
| 50 | 333 | 327 | | | | | | | | | | | | | |
| 51 | 343 | 337 | | | | | | | | | | | | | |
| 52 | 352 | 346 | | | | | | | | | | | | | |
| 53 | 361 | 354 | | | | | | | | | | | | | |
| 54 | 376 | 369 | | | | | | | | | | | | | |
| 55 | 394 | 386 | | | | | | | | | | | | | |
| 56 | 415 | 407 | | | | | | | | | | | | | |
| 57 | 438 | 430 | | | | | | | | | | | | | |

TERRITORY 41

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 58 | 472 | 463 | | | | | | | | | | | | | |
| 59 | 523 | 513 | | | | | | | | | | | | | |
| 60 | 580 | 569 | | | | | | | | | | | | | |
| 61 | 633 | 622 | | | | | | | | | | | | | |
| 62 | 683 | 670 | | | | | | | | | | | | | |
| 63 | 733 | 720 | | | | | | | | | | | | | |
| 64 | 784 | 769 | | | | | | | | | | | | | |
| 65 | 834 | 818 | | | | | | | | | | | | | |
| 66 | 910 | 893 | | | | | | | | | | | | | |
| 67 | 1010 | 991 | | | | | | | | | | | | | |
| 68 | 1110 | 1089 | | | | | | | | | | | | | |
| 69 | 1210 | 1188 | | | | | | | | | | | | | |
| 70 | 1311 | 1286 | | | | | | | | | | | | | |
| 71 | 1411 | 1384 | | | | | | | | | | | | | |
| 72 | 1512 | 1482 | | | | | | | | | | | | | |
| 73 | 1612 | 1582 | | | | | | | | | | | | | |
| 74 | 1713 | 1680 | | | | | | | | | | | | | |
| 75 | 1813 | 1778 | | | | | | | | | | | | | |
| <p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p> | | | | | | | | | | | | | | | |

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 210 | 202 | 1 | 249 | 232 | 215 | 202 | 189 | 176 | 163 | 150 | 142 | 116 | 1 | 56 |
| 2 | 279 | 270 | 2 | 279 | 257 | 245 | 227 | 210 | 197 | 184 | 172 | 159 | 133 | 2 | 69 |
| 3 | 305 | 292 | 3 | 326 | 305 | 283 | 266 | 245 | 227 | 215 | 197 | 184 | 154 | 3 | 86 |
| 4 | 356 | 343 | 4 | 352 | 326 | 305 | 283 | 266 | 245 | 232 | 215 | 202 | 167 | 4 | 94 |
| 5 | 390 | 378 | 5 | 378 | 352 | 330 | 305 | 283 | 266 | 249 | 232 | 215 | 176 | 5 | 112 |
| 6 | 408 | 395 | 6 | 395 | 369 | 343 | 322 | 296 | 275 | 262 | 240 | 223 | 184 | 6 | 120 |
| 7 | 429 | 412 | 7 | 412 | 382 | 360 | 335 | 309 | 287 | 270 | 253 | 236 | 193 | 7 | 133 |
| 8 | 446 | 433 | 8 | 429 | 399 | 373 | 347 | 322 | 300 | 283 | 262 | 245 | 202 | 8 | 159 |
| 10 | 463 | 446 | 10 | 459 | 429 | 399 | 373 | 343 | 322 | 305 | 279 | 262 | 215 | 10 | 184 |
| 11 | 476 | 459 | 11 | 480 | 446 | 416 | 390 | 360 | 335 | 317 | 292 | 275 | 227 | 11 | 202 |
| 12 | 493 | 476 | 12 | 493 | 459 | 429 | 399 | 369 | 347 | 326 | 300 | 283 | 232 | 12 | 223 |
| 13 | 511 | 489 | 13 | 515 | 480 | 446 | 416 | 386 | 360 | 339 | 313 | 292 | 240 | 13 | 240 |
| 14 | 523 | 506 | 14 | 545 | 506 | 472 | 442 | 408 | 382 | 360 | 330 | 309 | 257 | 14 | 266 |
| 15 | 532 | 515 | 15 | 575 | 536 | 502 | 468 | 433 | 403 | 378 | 352 | 326 | 270 | 15 | 287 |
| 16 | 536 | 519 | 16 | 596 | 553 | 519 | 485 | 446 | 416 | 395 | 365 | 339 | 279 | 16 | 317 |
| 17 | 549 | 528 | 17 | 618 | 575 | 536 | 502 | 463 | 433 | 408 | 378 | 352 | 292 | 17 | 335 |
| 18 | 562 | 541 | 18 | 652 | 605 | 566 | 528 | 489 | 455 | 429 | 399 | 373 | 305 | 18 | 365 |
| 19 | 571 | 549 | 19 | 682 | 635 | 592 | 553 | 511 | 476 | 450 | 416 | 390 | 322 | 19 | 386 |
| 20 | 588 | 566 | 20 | 704 | 656 | 613 | 571 | 528 | 493 | 463 | 429 | 399 | 330 | 20 | 412 |
| 21 | 601 | 579 | 21 | 734 | 682 | 639 | 596 | 549 | 515 | 485 | 446 | 416 | 343 | 21 | 468 |
| 22 | 609 | 588 | 22 | 772 | 716 | 674 | 626 | 579 | 541 | 511 | 472 | 442 | 365 | | |
| 23 | 618 | 596 | 23 | 802 | 746 | 699 | 648 | 601 | 562 | 528 | 489 | 459 | 378 | | |
| 24 | 635 | 609 | 24 | 837 | 776 | 729 | 678 | 626 | 588 | 553 | 511 | 476 | 395 | | |
| 25 | 639 | 613 | 25 | 905 | 841 | 789 | 734 | 678 | 635 | 596 | 553 | 515 | 425 | | |
| 26 | 648 | 626 | 26 | 982 | 914 | 854 | 794 | 738 | 686 | 648 | 601 | 562 | 463 | | |
| 27 | 656 | 635 | | | | | | | | | | | | | |
| 28 | 661 | 639 | | | | | | | | | | | | | |
| 29 | 674 | 648 | | | | | | | | | | | | | |

TERRITORY 41

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|--|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 678 | 652 | | | | | | | | | | | | | |
| 31 | 686 | 661 | | | | | | | | | | | | | |
| 32 | 699 | 674 | | | | | | | | | | | | | |
| 33 | 708 | 682 | | | | | | | | | | | | | |
| 34 | 721 | 695 | | | | | | | | | | | | | |
| 35 | 729 | 704 | | | | | | | | | | | | | |
| 36 | 738 | 712 | | | | | | | | | | | | | |
| 37 | 751 | 725 | | | | | | | | | | | | | |
| 38 | 764 | 734 | | | | | | | | | | | | | |
| 39 | 768 | 738 | | | | | | | | | | | | | |
| 40 | 776 | 746 | | | | | | | | | | | | | |
| 41 | 785 | 759 | | | | | | | | | | | | | |
| 42 | 794 | 768 | | | | | | | | | | | | | |
| 43 | 807 | 776 | | | | | | | | | | | | | |
| 44 | 811 | 781 | | | | | | | | | | | | | |
| 45 | 824 | 794 | | | | | | | | | | | | | |
| 46 | 832 | 802 | | | | | | | | | | | | | |
| 47 | 841 | 811 | | | | | | | | | | | | | |
| 48 | 854 | 824 | | | | | | | | | | | | | |
| 49 | 862 | 832 | | | | | | | | | | | | | |
| 50 | 871 | 841 | | | | | | | | | | | | | |
| 51 | 879 | 849 | | | | | | | | | | | | | |
| 52 | 884 | 854 | | | | | | | | | | | | | |
| 53 | 897 | 862 | | | | | | | | | | | | | |
| 54 | 905 | 871 | | | | | | | | | | | | | |
| 55 | 918 | 888 | | | | | | | | | | | | | |
| 56 | 935 | 901 | | | | | | | | | | | | | |
| 57 | 952 | 918 | | | | | | | | | | | | | |
| 58 | 982 | 944 | | | | | | | | | | | | | |
| 59 | 1021 | 982 | | | | | | | | | | | | | |
| 60 | 1064 | 1025 | | | | | | | | | | | | | |
| 61 | 1094 | 1055 | | | | | | | | | | | | | |
| 62 | 1120 | 1077 | | | | | | | | | | | | | |
| 63 | 1137 | 1098 | | | | | | | | | | | | | |
| 64 | 1163 | 1120 | | | | | | | | | | | | | |
| 65 | 1184 | 1141 | | | | | | | | | | | | | |
| 66 | 1218 | 1175 | | | | | | | | | | | | | |
| 67 | 1266 | 1223 | | | | | | | | | | | | | |
| 68 | 1313 | 1266 | | | | | | | | | | | | | |
| 69 | 1360 | 1313 | | | | | | | | | | | | | |
| 70 | 1411 | 1360 | | | | | | | | | | | | | |
| 71 | 1459 | 1403 | | | | | | | | | | | | | |
| 72 | 1506 | 1450 | | | | | | | | | | | | | |
| 73 | 1553 | 1497 | | | | | | | | | | | | | |
| 74 | 1600 | 1544 | | | | | | | | | | | | | |
| 75 | 1647 | 1587 | | | | | | | | | | | | | |
| <p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p> | | | | | | | | | | | | | | | |

TERRITORY 43

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|-----------------------------------|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 28 | 27 | 1 | 32 | 31 | 29 | 29 | 28 | 26 | 25 | 24 | 23 | 21 | 1 | 8 |
| 2 | 36 | 35 | 2 | 45 | 43 | 41 | 39 | 39 | 36 | 34 | 33 | 32 | 29 | 2 | 9 |
| 3 | 45 | 45 | 3 | 50 | 49 | 47 | 45 | 44 | 41 | 39 | 37 | 36 | 33 | 3 | 13 |
| 4 | 52 | 51 | 4 | 55 | 54 | 51 | 50 | 48 | 45 | 43 | 41 | 39 | 36 | 4 | 15 |
| 5 | 58 | 57 | 5 | 63 | 61 | 59 | 56 | 55 | 52 | 50 | 47 | 45 | 41 | 5 | 18 |
| 6 | 65 | 63 | 6 | 71 | 68 | 66 | 63 | 60 | 58 | 55 | 52 | 50 | 46 | 6 | 24 |
| 7 | 71 | 70 | 7 | 77 | 75 | 72 | 69 | 66 | 63 | 60 | 57 | 55 | 50 | 7 | 29 |
| 8 | 76 | 76 | 8 | 84 | 81 | 78 | 75 | 72 | 69 | 66 | 62 | 60 | 55 | 8 | 34 |
| 10 | 83 | 81 | 10 | 91 | 88 | 84 | 81 | 78 | 75 | 71 | 67 | 65 | 59 | 10 | 43 |
| 11 | 88 | 87 | 11 | 98 | 95 | 92 | 87 | 85 | 81 | 76 | 73 | 70 | 64 | 11 | 52 |
| 12 | 92 | 91 | 12 | 108 | 104 | 100 | 96 | 92 | 88 | 84 | 80 | 76 | 70 | 12 | 60 |
| 13 | 96 | 94 | 13 | 115 | 112 | 107 | 102 | 99 | 94 | 90 | 85 | 81 | 75 | 13 | 71 |
| 14 | 101 | 98 | 14 | 124 | 121 | 116 | 111 | 107 | 102 | 97 | 92 | 88 | 81 | 14 | 84 |
| 15 | 105 | 103 | 15 | 137 | 133 | 128 | 122 | 118 | 113 | 107 | 102 | 97 | 89 | 15 | 102 |
| 16 | 109 | 108 | 16 | 150 | 146 | 139 | 134 | 129 | 123 | 118 | 111 | 107 | 97 | 16 | 123 |
| 17 | 113 | 112 | 17 | 166 | 161 | 155 | 148 | 143 | 136 | 129 | 123 | 118 | 108 | 17 | 148 |
| 18 | 118 | 116 | 18 | 181 | 176 | 169 | 161 | 156 | 149 | 141 | 134 | 129 | 118 | 18 | 176 |
| 19 | 122 | 119 | 19 | 198 | 192 | 184 | 176 | 171 | 163 | 155 | 147 | 141 | 129 | 19 | 211 |
| 20 | 125 | 123 | 20 | 219 | 213 | 204 | 195 | 188 | 180 | 171 | 162 | 155 | 143 | 20 | 250 |
| 21 | 129 | 127 | 21 | 244 | 236 | 227 | 217 | 209 | 200 | 190 | 181 | 173 | 159 | 21 | 346 |
| 22 | 134 | 131 | 22 | 276 | 267 | 256 | 245 | 237 | 226 | 215 | 204 | 196 | 179 | | |
| 23 | 138 | 135 | 23 | 308 | 299 | 286 | 275 | 265 | 253 | 240 | 228 | 219 | 201 | | |
| 24 | 141 | 139 | 24 | 357 | 346 | 332 | 318 | 307 | 293 | 279 | 265 | 254 | 232 | | |
| 25 | 145 | 143 | 25 | 439 | 426 | 408 | 391 | 378 | 360 | 343 | 325 | 312 | 286 | | |
| 26 | 150 | 147 | 26 | 539 | 523 | 501 | 480 | 464 | 442 | 421 | 399 | 383 | 350 | | |
| 27 | 155 | 151 | | | | | | | | | | | | | |
| 28 | 160 | 156 | | | | | | | | | | | | | |
| 29 | 165 | 162 | | | | | | | | | | | | | |
| 30 | 170 | 166 | | | | | | | | | | | | | |
| 31 | 175 | 171 | | | | | | | | | | | | | |
| 32 | 180 | 176 | | | | | | | | | | | | | |
| 33 | 186 | 181 | | | | | | | | | | | | | |
| 34 | 190 | 186 | | | | | | | | | | | | | |
| 35 | 194 | 191 | | | | | | | | | | | | | |
| 36 | 199 | 196 | | | | | | | | | | | | | |
| 37 | 207 | 202 | | | | | | | | | | | | | |
| 38 | 214 | 210 | | | | | | | | | | | | | |
| 39 | 222 | 218 | | | | | | | | | | | | | |
| 40 | 228 | 224 | | | | | | | | | | | | | |
| 41 | 236 | 232 | | | | | | | | | | | | | |
| 42 | 244 | 239 | | | | | | | | | | | | | |
| 43 | 250 | 246 | | | | | | | | | | | | | |
| 44 | 258 | 253 | | | | | | | | | | | | | |
| 45 | 265 | 260 | | | | | | | | | | | | | |
| 46 | 274 | 268 | | | | | | | | | | | | | |
| 47 | 282 | 277 | | | | | | | | | | | | | |
| 48 | 291 | 286 | | | | | | | | | | | | | |
| 49 | 300 | 294 | | | | | | | | | | | | | |
| 50 | 307 | 302 | | | | | | | | | | | | | |
| 51 | 317 | 311 | | | | | | | | | | | | | |
| 52 | 325 | 319 | | | | | | | | | | | | | |
| 53 | 333 | 327 | | | | | | | | | | | | | |
| 54 | 347 | 340 | | | | | | | | | | | | | |
| 55 | 364 | 356 | | | | | | | | | | | | | |
| 56 | 383 | 375 | | | | | | | | | | | | | |
| 57 | 404 | 396 | | | | | | | | | | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 43

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 58 | 436 | 428 | | | | | | | | | | | | | |
| 59 | 483 | 474 | | | | | | | | | | | | | |
| 60 | 535 | 525 | | | | | | | | | | | | | |
| 61 | 585 | 574 | | | | | | | | | | | | | |
| 62 | 631 | 618 | | | | | | | | | | | | | |
| 63 | 677 | 664 | | | | | | | | | | | | | |
| 64 | 723 | 710 | | | | | | | | | | | | | |
| 65 | 770 | 755 | | | | | | | | | | | | | |
| 66 | 840 | 824 | | | | | | | | | | | | | |
| 67 | 932 | 915 | | | | | | | | | | | | | |
| 68 | 1025 | 1005 | | | | | | | | | | | | | |
| 69 | 1117 | 1096 | | | | | | | | | | | | | |
| 70 | 1210 | 1187 | | | | | | | | | | | | | |
| 71 | 1303 | 1278 | | | | | | | | | | | | | |
| 72 | 1395 | 1368 | | | | | | | | | | | | | |
| 73 | 1488 | 1460 | | | | | | | | | | | | | |
| 74 | 1581 | 1551 | | | | | | | | | | | | | |
| 75 | 1673 | 1641 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 1 | 165 | 158 | 1 | 195 | 181 | 168 | 158 | 148 | 138 | 128 | 118 | 111 | 91 | 1 | 44 |
| 2 | 218 | 212 | 2 | 218 | 202 | 192 | 178 | 165 | 155 | 144 | 134 | 124 | 104 | 2 | 54 |
| 3 | 239 | 228 | 3 | 255 | 239 | 222 | 208 | 192 | 178 | 168 | 155 | 144 | 121 | 3 | 67 |
| 4 | 279 | 269 | 4 | 276 | 255 | 239 | 222 | 208 | 192 | 181 | 168 | 158 | 131 | 4 | 74 |
| 5 | 306 | 296 | 5 | 296 | 276 | 259 | 239 | 222 | 208 | 195 | 181 | 168 | 138 | 5 | 87 |
| 6 | 319 | 309 | 6 | 309 | 289 | 269 | 252 | 232 | 215 | 205 | 188 | 175 | 144 | 6 | 94 |
| 7 | 336 | 323 | 7 | 323 | 299 | 282 | 262 | 242 | 225 | 212 | 198 | 185 | 151 | 7 | 104 |
| 8 | 349 | 339 | 8 | 336 | 312 | 292 | 272 | 252 | 235 | 222 | 205 | 192 | 158 | 8 | 124 |
| 10 | 363 | 349 | 10 | 360 | 336 | 312 | 292 | 269 | 252 | 239 | 218 | 205 | 168 | 10 | 144 |
| 11 | 373 | 360 | 11 | 376 | 349 | 326 | 306 | 282 | 262 | 249 | 228 | 215 | 178 | 11 | 158 |
| 12 | 386 | 373 | 12 | 386 | 360 | 336 | 312 | 289 | 272 | 255 | 235 | 222 | 181 | 12 | 175 |
| 13 | 400 | 383 | 13 | 403 | 376 | 349 | 326 | 302 | 282 | 265 | 245 | 228 | 188 | 13 | 188 |
| 14 | 410 | 396 | 14 | 427 | 396 | 370 | 346 | 319 | 299 | 282 | 259 | 242 | 202 | 14 | 208 |
| 15 | 417 | 403 | 15 | 450 | 420 | 393 | 366 | 339 | 316 | 296 | 276 | 255 | 212 | 15 | 225 |
| 16 | 420 | 407 | 16 | 467 | 433 | 407 | 380 | 349 | 326 | 309 | 286 | 265 | 218 | 16 | 249 |
| 17 | 430 | 413 | 17 | 484 | 450 | 420 | 393 | 363 | 339 | 319 | 296 | 276 | 228 | 17 | 262 |
| 18 | 440 | 423 | 18 | 511 | 474 | 444 | 413 | 383 | 356 | 336 | 312 | 292 | 239 | 18 | 286 |
| 19 | 447 | 430 | 19 | 534 | 497 | 464 | 433 | 400 | 373 | 353 | 326 | 306 | 252 | 19 | 302 |
| 20 | 460 | 444 | 20 | 551 | 514 | 480 | 447 | 413 | 386 | 363 | 336 | 312 | 259 | 20 | 323 |
| 21 | 470 | 454 | 21 | 575 | 534 | 501 | 467 | 430 | 403 | 380 | 349 | 326 | 269 | 21 | 366 |
| 22 | 477 | 460 | 22 | 605 | 561 | 528 | 491 | 454 | 423 | 400 | 370 | 346 | 286 | | |
| 23 | 484 | 467 | 23 | 628 | 585 | 548 | 507 | 470 | 440 | 413 | 383 | 360 | 296 | | |
| 24 | 497 | 477 | 24 | 655 | 608 | 571 | 531 | 491 | 460 | 433 | 400 | 373 | 309 | | |
| 25 | 501 | 480 | 25 | 709 | 659 | 618 | 575 | 531 | 497 | 467 | 433 | 403 | 333 | | |
| 26 | 507 | 491 | 26 | 769 | 716 | 669 | 622 | 578 | 538 | 507 | 470 | 440 | 363 | | |
| 27 | 514 | 497 | | | | | | | | | | | | | |
| 28 | 517 | 501 | | | | | | | | | | | | | |
| 29 | 528 | 507 | | | | | | | | | | | | | |

TERRITORY 43

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 531 | 511 | | | | | | | | | | | | | |
| 31 | 538 | 517 | | | | | | | | | | | | | |
| 32 | 548 | 528 | | | | | | | | | | | | | |
| 33 | 554 | 534 | | | | | | | | | | | | | |
| 34 | 564 | 544 | | | | | | | | | | | | | |
| 35 | 571 | 551 | | | | | | | | | | | | | |
| 36 | 578 | 558 | | | | | | | | | | | | | |
| 37 | 588 | 568 | | | | | | | | | | | | | |
| 38 | 598 | 575 | | | | | | | | | | | | | |
| 39 | 601 | 578 | | | | | | | | | | | | | |
| 40 | 608 | 585 | | | | | | | | | | | | | |
| 41 | 615 | 595 | | | | | | | | | | | | | |
| 42 | 622 | 601 | | | | | | | | | | | | | |
| 43 | 632 | 608 | | | | | | | | | | | | | |
| 44 | 635 | 612 | | | | | | | | | | | | | |
| 45 | 645 | 622 | | | | | | | | | | | | | |
| 46 | 652 | 628 | | | | | | | | | | | | | |
| 47 | 659 | 635 | | | | | | | | | | | | | |
| 48 | 669 | 645 | | | | | | | | | | | | | |
| 49 | 675 | 652 | | | | | | | | | | | | | |
| 50 | 682 | 659 | | | | | | | | | | | | | |
| 51 | 689 | 665 | | | | | | | | | | | | | |
| 52 | 692 | 669 | | | | | | | | | | | | | |
| 53 | 702 | 675 | | | | | | | | | | | | | |
| 54 | 709 | 682 | | | | | | | | | | | | | |
| 55 | 719 | 696 | | | | | | | | | | | | | |
| 56 | 732 | 706 | | | | | | | | | | | | | |
| 57 | 746 | 719 | | | | | | | | | | | | | |
| 58 | 769 | 739 | | | | | | | | | | | | | |
| 59 | 800 | 769 | | | | | | | | | | | | | |
| 60 | 833 | 803 | | | | | | | | | | | | | |
| 61 | 857 | 827 | | | | | | | | | | | | | |
| 62 | 877 | 843 | | | | | | | | | | | | | |
| 63 | 890 | 860 | | | | | | | | | | | | | |
| 64 | 911 | 877 | | | | | | | | | | | | | |
| 65 | 927 | 894 | | | | | | | | | | | | | |
| 66 | 954 | 921 | | | | | | | | | | | | | |
| 67 | 991 | 958 | | | | | | | | | | | | | |
| 68 | 1028 | 991 | | | | | | | | | | | | | |
| 69 | 1065 | 1028 | | | | | | | | | | | | | |
| 70 | 1105 | 1065 | | | | | | | | | | | | | |
| 71 | 1142 | 1099 | | | | | | | | | | | | | |
| 72 | 1179 | 1136 | | | | | | | | | | | | | |
| 73 | 1216 | 1173 | | | | | | | | | | | | | |
| 74 | 1253 | 1210 | | | | | | | | | | | | | |
| 75 | 1290 | 1243 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 47

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------------|---------------|-----------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | |
| 1 | 29 | 28 | 1 | 33 | 32 | 30 | 30 | 29 | 27 | 26 | 24 | 23 | 22 | 1 | 8 |
| 2 | 37 | 37 | 2 | 46 | 44 | 43 | 41 | 40 | 37 | 36 | 34 | 33 | 30 | 2 | 10 |
| 3 | 47 | 46 | 3 | 52 | 50 | 49 | 46 | 45 | 43 | 41 | 38 | 37 | 34 | 3 | 13 |
| 4 | 54 | 53 | 4 | 57 | 56 | 53 | 51 | 50 | 47 | 44 | 43 | 41 | 37 | 4 | 16 |
| 5 | 60 | 59 | 5 | 65 | 64 | 61 | 58 | 57 | 54 | 51 | 49 | 46 | 43 | 5 | 18 |
| 6 | 67 | 65 | 6 | 73 | 70 | 68 | 65 | 63 | 60 | 57 | 54 | 52 | 48 | 6 | 24 |
| 7 | 74 | 72 | 7 | 80 | 77 | 75 | 71 | 69 | 65 | 63 | 59 | 57 | 52 | 7 | 30 |
| 8 | 79 | 78 | 8 | 87 | 84 | 81 | 77 | 75 | 71 | 68 | 64 | 62 | 57 | 8 | 35 |
| 10 | 86 | 84 | 10 | 94 | 91 | 87 | 84 | 81 | 77 | 73 | 70 | 67 | 61 | 10 | 44 |
| 11 | 91 | 90 | 11 | 102 | 98 | 95 | 90 | 88 | 84 | 79 | 76 | 72 | 66 | 11 | 54 |
| 12 | 96 | 94 | 12 | 111 | 108 | 104 | 99 | 96 | 91 | 87 | 83 | 79 | 72 | 12 | 63 |
| 13 | 99 | 97 | 13 | 119 | 116 | 110 | 106 | 103 | 97 | 93 | 88 | 84 | 77 | 13 | 74 |
| 14 | 104 | 102 | 14 | 129 | 125 | 120 | 115 | 110 | 105 | 100 | 96 | 91 | 84 | 14 | 87 |
| 15 | 109 | 107 | 15 | 142 | 137 | 132 | 126 | 122 | 117 | 110 | 105 | 101 | 92 | 15 | 105 |
| 16 | 113 | 111 | 16 | 156 | 151 | 144 | 138 | 134 | 128 | 122 | 115 | 110 | 101 | 16 | 128 |
| 17 | 117 | 116 | 17 | 172 | 167 | 160 | 153 | 148 | 141 | 134 | 128 | 123 | 112 | 17 | 153 |
| 18 | 123 | 120 | 18 | 188 | 183 | 175 | 167 | 162 | 154 | 146 | 139 | 133 | 122 | 18 | 183 |
| 19 | 126 | 124 | 19 | 205 | 199 | 191 | 183 | 177 | 169 | 160 | 152 | 146 | 133 | 19 | 218 |
| 20 | 130 | 127 | 20 | 227 | 220 | 211 | 202 | 195 | 186 | 177 | 168 | 161 | 148 | 20 | 259 |
| 21 | 134 | 131 | 21 | 252 | 244 | 235 | 224 | 217 | 207 | 197 | 187 | 179 | 164 | 21 | 358 |
| 22 | 138 | 136 | 22 | 285 | 277 | 265 | 254 | 245 | 234 | 223 | 211 | 203 | 185 | | |
| 23 | 143 | 140 | 23 | 319 | 310 | 297 | 284 | 275 | 262 | 249 | 237 | 227 | 208 | | |
| 24 | 146 | 144 | 24 | 370 | 358 | 344 | 329 | 318 | 304 | 289 | 274 | 263 | 240 | | |
| 25 | 151 | 148 | 25 | 455 | 441 | 423 | 405 | 392 | 373 | 355 | 337 | 323 | 296 | | |
| 26 | 156 | 152 | 26 | 559 | 542 | 519 | 497 | 480 | 458 | 436 | 413 | 397 | 363 | | |
| 27 | 160 | 157 | | | | | | | | | | | | | |
| 28 | 165 | 162 | | | | | | | | | | | | | |
| 29 | 171 | 168 | | | | | | | | | | | | | |
| 30 | 176 | 172 | | | | | | | | | | | | | |
| 31 | 181 | 177 | | | | | | | | | | | | | |
| 32 | 186 | 183 | | | | | | | | | | | | | |
| 33 | 192 | 188 | | | | | | | | | | | | | |
| 34 | 197 | 192 | | | | | | | | | | | | | |
| 35 | 201 | 197 | | | | | | | | | | | | | |
| 36 | 206 | 203 | | | | | | | | | | | | | |
| 37 | 214 | 210 | | | | | | | | | | | | | |
| 38 | 222 | 218 | | | | | | | | | | | | | |
| 39 | 230 | 225 | | | | | | | | | | | | | |
| 40 | 237 | 232 | | | | | | | | | | | | | |
| 41 | 244 | 240 | | | | | | | | | | | | | |
| 42 | 252 | 247 | | | | | | | | | | | | | |
| 43 | 259 | 255 | | | | | | | | | | | | | |
| 44 | 267 | 262 | | | | | | | | | | | | | |
| 45 | 274 | 269 | | | | | | | | | | | | | |
| 46 | 284 | 278 | | | | | | | | | | | | | |
| 47 | 292 | 287 | | | | | | | | | | | | | |
| 48 | 302 | 296 | | | | | | | | | | | | | |
| 49 | 311 | 305 | | | | | | | | | | | | | |
| 50 | 318 | 312 | | | | | | | | | | | | | |
| 51 | 328 | 322 | | | | | | | | | | | | | |
| 52 | 337 | 331 | | | | | | | | | | | | | |
| 53 | 345 | 338 | | | | | | | | | | | | | |
| 54 | 359 | 352 | | | | | | | | | | | | | |
| 55 | 377 | 369 | | | | | | | | | | | | | |
| 56 | 397 | 389 | | | | | | | | | | | | | |
| 57 | 418 | 411 | | | | | | | | | | | | | |

TERRITORY 47

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 58 | 452 | 443 | | | | | | | | | | | | | |
| 59 | 500 | 491 | | | | | | | | | | | | | |
| 60 | 554 | 544 | | | | | | | | | | | | | |
| 61 | 606 | 594 | | | | | | | | | | | | | |
| 62 | 653 | 640 | | | | | | | | | | | | | |
| 63 | 701 | 688 | | | | | | | | | | | | | |
| 64 | 749 | 735 | | | | | | | | | | | | | |
| 65 | 798 | 782 | | | | | | | | | | | | | |
| 66 | 870 | 853 | | | | | | | | | | | | | |
| 67 | 966 | 947 | | | | | | | | | | | | | |
| 68 | 1061 | 1041 | | | | | | | | | | | | | |
| 69 | 1157 | 1135 | | | | | | | | | | | | | |
| 70 | 1254 | 1229 | | | | | | | | | | | | | |
| 71 | 1349 | 1323 | | | | | | | | | | | | | |
| 72 | 1445 | 1417 | | | | | | | | | | | | | |
| 73 | 1541 | 1512 | | | | | | | | | | | | | |
| 74 | 1637 | 1606 | | | | | | | | | | | | | |
| 75 | 1733 | 1700 | | | | | | | | | | | | | |
| <p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p> | | | | | | | | | | | | | | | |

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 166 | 159 | 1 | 196 | 183 | 169 | 159 | 149 | 139 | 128 | 118 | 112 | 91 | 1 | 44 |
| 2 | 220 | 213 | 2 | 220 | 203 | 193 | 179 | 166 | 155 | 145 | 135 | 125 | 105 | 2 | 54 |
| 3 | 240 | 230 | 3 | 257 | 240 | 223 | 210 | 193 | 179 | 169 | 155 | 145 | 122 | 3 | 68 |
| 4 | 281 | 270 | 4 | 277 | 257 | 240 | 223 | 210 | 193 | 183 | 169 | 159 | 132 | 4 | 74 |
| 5 | 308 | 297 | 5 | 297 | 277 | 260 | 240 | 223 | 210 | 196 | 183 | 169 | 139 | 5 | 88 |
| 6 | 321 | 311 | 6 | 311 | 291 | 270 | 254 | 233 | 216 | 206 | 189 | 176 | 145 | 6 | 95 |
| 7 | 338 | 324 | 7 | 324 | 301 | 284 | 264 | 243 | 226 | 213 | 199 | 186 | 152 | 7 | 105 |
| 8 | 352 | 341 | 8 | 338 | 314 | 294 | 274 | 254 | 237 | 223 | 206 | 193 | 159 | 8 | 125 |
| 10 | 365 | 352 | 10 | 362 | 338 | 314 | 294 | 270 | 254 | 240 | 220 | 206 | 169 | 10 | 145 |
| 11 | 375 | 362 | 11 | 379 | 352 | 328 | 308 | 284 | 264 | 250 | 230 | 216 | 179 | 11 | 159 |
| 12 | 389 | 375 | 12 | 389 | 362 | 338 | 314 | 291 | 274 | 257 | 237 | 223 | 183 | 12 | 176 |
| 13 | 402 | 385 | 13 | 406 | 379 | 352 | 328 | 304 | 284 | 267 | 247 | 230 | 189 | 13 | 189 |
| 14 | 412 | 399 | 14 | 429 | 399 | 372 | 348 | 321 | 301 | 284 | 260 | 243 | 203 | 14 | 210 |
| 15 | 419 | 406 | 15 | 453 | 423 | 395 | 368 | 341 | 318 | 297 | 277 | 257 | 213 | 15 | 226 |
| 16 | 423 | 409 | 16 | 470 | 436 | 409 | 382 | 352 | 328 | 311 | 287 | 267 | 220 | 16 | 250 |
| 17 | 433 | 416 | 17 | 487 | 453 | 423 | 395 | 365 | 341 | 321 | 297 | 277 | 230 | 17 | 264 |
| 18 | 443 | 426 | 18 | 514 | 477 | 446 | 416 | 385 | 358 | 338 | 314 | 294 | 240 | 18 | 287 |
| 19 | 450 | 433 | 19 | 537 | 500 | 466 | 436 | 402 | 375 | 355 | 328 | 308 | 254 | 19 | 304 |
| 20 | 463 | 446 | 20 | 554 | 517 | 483 | 450 | 416 | 389 | 365 | 338 | 314 | 260 | 20 | 324 |
| 21 | 473 | 456 | 21 | 578 | 537 | 504 | 470 | 433 | 406 | 382 | 352 | 328 | 270 | 21 | 368 |
| 22 | 480 | 463 | 22 | 608 | 564 | 531 | 493 | 456 | 426 | 402 | 372 | 348 | 287 | | |
| 23 | 487 | 470 | 23 | 632 | 588 | 551 | 510 | 473 | 443 | 416 | 385 | 362 | 297 | | |
| 24 | 500 | 480 | 24 | 659 | 612 | 575 | 534 | 493 | 463 | 436 | 402 | 375 | 311 | | |
| 25 | 504 | 483 | 25 | 713 | 662 | 622 | 578 | 534 | 500 | 470 | 436 | 406 | 335 | | |
| 26 | 510 | 493 | 26 | 774 | 720 | 673 | 625 | 581 | 541 | 510 | 473 | 443 | 365 | | |
| 27 | 517 | 500 | | | | | | | | | | | | | |
| 28 | 521 | 504 | | | | | | | | | | | | | |
| 29 | 531 | 510 | | | | | | | | | | | | | |

TERRITORY 47

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 534 | 514 | | | | | | | | | | | | | |
| 31 | 541 | 521 | | | | | | | | | | | | | |
| 32 | 551 | 531 | | | | | | | | | | | | | |
| 33 | 558 | 537 | | | | | | | | | | | | | |
| 34 | 568 | 548 | | | | | | | | | | | | | |
| 35 | 575 | 554 | | | | | | | | | | | | | |
| 36 | 581 | 561 | | | | | | | | | | | | | |
| 37 | 592 | 571 | | | | | | | | | | | | | |
| 38 | 602 | 578 | | | | | | | | | | | | | |
| 39 | 605 | 581 | | | | | | | | | | | | | |
| 40 | 612 | 588 | | | | | | | | | | | | | |
| 41 | 619 | 598 | | | | | | | | | | | | | |
| 42 | 625 | 605 | | | | | | | | | | | | | |
| 43 | 635 | 612 | | | | | | | | | | | | | |
| 44 | 639 | 615 | | | | | | | | | | | | | |
| 45 | 649 | 625 | | | | | | | | | | | | | |
| 46 | 656 | 632 | | | | | | | | | | | | | |
| 47 | 662 | 639 | | | | | | | | | | | | | |
| 48 | 673 | 649 | | | | | | | | | | | | | |
| 49 | 679 | 656 | | | | | | | | | | | | | |
| 50 | 686 | 662 | | | | | | | | | | | | | |
| 51 | 693 | 669 | | | | | | | | | | | | | |
| 52 | 696 | 673 | | | | | | | | | | | | | |
| 53 | 706 | 679 | | | | | | | | | | | | | |
| 54 | 713 | 686 | | | | | | | | | | | | | |
| 55 | 723 | 700 | | | | | | | | | | | | | |
| 56 | 737 | 710 | | | | | | | | | | | | | |
| 57 | 750 | 723 | | | | | | | | | | | | | |
| 58 | 774 | 744 | | | | | | | | | | | | | |
| 59 | 804 | 774 | | | | | | | | | | | | | |
| 60 | 838 | 808 | | | | | | | | | | | | | |
| 61 | 862 | 831 | | | | | | | | | | | | | |
| 62 | 882 | 848 | | | | | | | | | | | | | |
| 63 | 896 | 865 | | | | | | | | | | | | | |
| 64 | 916 | 882 | | | | | | | | | | | | | |
| 65 | 933 | 899 | | | | | | | | | | | | | |
| 66 | 960 | 926 | | | | | | | | | | | | | |
| 67 | 997 | 963 | | | | | | | | | | | | | |
| 68 | 1034 | 997 | | | | | | | | | | | | | |
| 69 | 1071 | 1034 | | | | | | | | | | | | | |
| 70 | 1112 | 1071 | | | | | | | | | | | | | |
| 71 | 1149 | 1105 | | | | | | | | | | | | | |
| 72 | 1186 | 1142 | | | | | | | | | | | | | |
| 73 | 1224 | 1180 | | | | | | | | | | | | | |
| 74 | 1261 | 1217 | | | | | | | | | | | | | |
| 75 | 1298 | 1251 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

TERRITORY 51

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|-----------------------------------|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 23 | 23 | 1 | 27 | 26 | 25 | 24 | 23 | 22 | 21 | 20 | 19 | 18 | 1 | 6 |
| 2 | 31 | 30 | 2 | 38 | 36 | 35 | 33 | 33 | 31 | 29 | 28 | 27 | 24 | 2 | 8 |
| 3 | 38 | 38 | 3 | 43 | 41 | 40 | 38 | 37 | 35 | 33 | 31 | 31 | 28 | 3 | 11 |
| 4 | 44 | 43 | 4 | 47 | 45 | 43 | 42 | 40 | 38 | 36 | 35 | 33 | 31 | 4 | 13 |
| 5 | 49 | 48 | 5 | 53 | 52 | 50 | 48 | 46 | 44 | 42 | 40 | 38 | 35 | 5 | 15 |
| 6 | 55 | 53 | 6 | 60 | 58 | 55 | 53 | 51 | 49 | 47 | 44 | 43 | 39 | 6 | 20 |
| 7 | 60 | 59 | 7 | 65 | 63 | 61 | 58 | 56 | 53 | 51 | 48 | 46 | 43 | 7 | 24 |
| 8 | 65 | 64 | 8 | 71 | 69 | 66 | 63 | 61 | 58 | 55 | 53 | 50 | 46 | 8 | 28 |
| 10 | 70 | 69 | 10 | 77 | 75 | 71 | 68 | 66 | 63 | 60 | 57 | 55 | 50 | 10 | 36 |
| 11 | 75 | 73 | 11 | 83 | 80 | 77 | 74 | 72 | 68 | 65 | 62 | 59 | 54 | 11 | 44 |
| 12 | 78 | 77 | 12 | 91 | 88 | 84 | 81 | 78 | 75 | 71 | 67 | 65 | 59 | 12 | 51 |
| 13 | 81 | 80 | 13 | 97 | 94 | 90 | 87 | 84 | 80 | 76 | 72 | 69 | 63 | 13 | 60 |
| 14 | 85 | 83 | 14 | 105 | 102 | 98 | 94 | 90 | 86 | 82 | 78 | 75 | 68 | 14 | 71 |
| 15 | 89 | 87 | 15 | 116 | 112 | 108 | 103 | 99 | 95 | 90 | 86 | 82 | 75 | 15 | 86 |
| 16 | 92 | 91 | 16 | 127 | 124 | 118 | 113 | 109 | 104 | 99 | 94 | 90 | 82 | 16 | 104 |
| 17 | 96 | 94 | 17 | 141 | 136 | 131 | 125 | 121 | 115 | 109 | 104 | 100 | 92 | 17 | 125 |
| 18 | 100 | 98 | 18 | 153 | 149 | 143 | 136 | 132 | 126 | 119 | 114 | 109 | 99 | 18 | 149 |
| 19 | 103 | 101 | 19 | 168 | 163 | 155 | 149 | 144 | 138 | 131 | 124 | 119 | 109 | 19 | 178 |
| 20 | 106 | 104 | 20 | 185 | 180 | 173 | 165 | 159 | 152 | 145 | 137 | 131 | 121 | 20 | 212 |
| 21 | 109 | 107 | 21 | 206 | 200 | 192 | 183 | 177 | 169 | 160 | 153 | 146 | 134 | 21 | 293 |
| 22 | 113 | 111 | 22 | 233 | 226 | 217 | 207 | 200 | 191 | 182 | 173 | 165 | 151 | | |
| 23 | 116 | 114 | 23 | 261 | 253 | 242 | 232 | 224 | 214 | 203 | 193 | 185 | 170 | | |
| 24 | 119 | 117 | 24 | 302 | 293 | 280 | 268 | 260 | 248 | 236 | 224 | 214 | 196 | | |
| 25 | 123 | 121 | 25 | 371 | 360 | 345 | 330 | 320 | 305 | 290 | 275 | 263 | 241 | | |
| 26 | 127 | 124 | 26 | 456 | 442 | 424 | 405 | 392 | 373 | 356 | 337 | 324 | 296 | | |
| 27 | 131 | 128 | | | | | | | | | | | | | |
| 28 | 135 | 132 | | | | | | | | | | | | | |
| 29 | 139 | 137 | | | | | | | | | | | | | |
| 30 | 143 | 141 | | | | | | | | | | | | | |
| 31 | 148 | 145 | | | | | | | | | | | | | |
| 32 | 152 | 149 | | | | | | | | | | | | | |
| 33 | 157 | 153 | | | | | | | | | | | | | |
| 34 | 160 | 157 | | | | | | | | | | | | | |
| 35 | 164 | 161 | | | | | | | | | | | | | |
| 36 | 168 | 165 | | | | | | | | | | | | | |
| 37 | 175 | 171 | | | | | | | | | | | | | |
| 38 | 181 | 178 | | | | | | | | | | | | | |
| 39 | 187 | 184 | | | | | | | | | | | | | |
| 40 | 193 | 190 | | | | | | | | | | | | | |
| 41 | 200 | 196 | | | | | | | | | | | | | |
| 42 | 206 | 202 | | | | | | | | | | | | | |
| 43 | 212 | 208 | | | | | | | | | | | | | |
| 44 | 218 | 214 | | | | | | | | | | | | | |
| 45 | 224 | 219 | | | | | | | | | | | | | |
| 46 | 231 | 226 | | | | | | | | | | | | | |
| 47 | 239 | 234 | | | | | | | | | | | | | |
| 48 | 246 | 241 | | | | | | | | | | | | | |
| 49 | 253 | 249 | | | | | | | | | | | | | |
| 50 | 260 | 255 | | | | | | | | | | | | | |
| 51 | 268 | 263 | | | | | | | | | | | | | |
| 52 | 275 | 270 | | | | | | | | | | | | | |
| 53 | 282 | 276 | | | | | | | | | | | | | |
| 54 | 293 | 288 | | | | | | | | | | | | | |
| 55 | 307 | 301 | | | | | | | | | | | | | |
| 56 | 324 | 317 | | | | | | | | | | | | | |
| 57 | 342 | 335 | | | | | | | | | | | | | |

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 51

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 58 | 368 | 361 | | | | | | | | | | | | | |
| 59 | 408 | 400 | | | | | | | | | | | | | |
| 60 | 452 | 444 | | | | | | | | | | | | | |
| 61 | 494 | 485 | | | | | | | | | | | | | |
| 62 | 533 | 523 | | | | | | | | | | | | | |
| 63 | 572 | 562 | | | | | | | | | | | | | |
| 64 | 611 | 600 | | | | | | | | | | | | | |
| 65 | 651 | 638 | | | | | | | | | | | | | |
| 66 | 710 | 697 | | | | | | | | | | | | | |
| 67 | 788 | 773 | | | | | | | | | | | | | |
| 68 | 866 | 850 | | | | | | | | | | | | | |
| 69 | 944 | 927 | | | | | | | | | | | | | |
| 70 | 1023 | 1003 | | | | | | | | | | | | | |
| 71 | 1101 | 1080 | | | | | | | | | | | | | |
| 72 | 1179 | 1157 | | | | | | | | | | | | | |
| 73 | 1257 | 1234 | | | | | | | | | | | | | |
| 74 | 1336 | 1311 | | | | | | | | | | | | | |
| 75 | 1414 | 1387 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------------|---------------|-------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990-2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | Prior |
| 1 | 167 | 160 | 1 | 197 | 184 | 170 | 160 | 150 | 139 | 129 | 119 | 112 | 92 | 1 | 44 |
| 2 | 221 | 214 | 2 | 221 | 204 | 194 | 180 | 167 | 156 | 146 | 136 | 126 | 105 | 2 | 54 |
| 3 | 241 | 231 | 3 | 258 | 241 | 224 | 211 | 194 | 180 | 170 | 156 | 146 | 122 | 3 | 68 |
| 4 | 282 | 272 | 4 | 279 | 258 | 241 | 224 | 211 | 194 | 184 | 170 | 160 | 133 | 4 | 75 |
| 5 | 309 | 299 | 5 | 299 | 279 | 262 | 241 | 224 | 211 | 197 | 184 | 170 | 139 | 5 | 88 |
| 6 | 323 | 313 | 6 | 313 | 292 | 272 | 255 | 235 | 218 | 207 | 190 | 177 | 146 | 6 | 95 |
| 7 | 340 | 326 | 7 | 326 | 303 | 286 | 265 | 245 | 228 | 214 | 201 | 187 | 153 | 7 | 105 |
| 8 | 354 | 343 | 8 | 340 | 316 | 296 | 275 | 255 | 238 | 224 | 207 | 194 | 160 | 8 | 126 |
| 10 | 367 | 354 | 10 | 364 | 340 | 316 | 296 | 272 | 255 | 241 | 221 | 207 | 170 | 10 | 146 |
| 11 | 377 | 364 | 11 | 381 | 354 | 330 | 309 | 286 | 265 | 252 | 231 | 218 | 180 | 11 | 160 |
| 12 | 391 | 377 | 12 | 391 | 364 | 340 | 316 | 292 | 275 | 258 | 238 | 224 | 184 | 12 | 177 |
| 13 | 405 | 388 | 13 | 408 | 381 | 354 | 330 | 306 | 286 | 269 | 248 | 231 | 190 | 13 | 190 |
| 14 | 415 | 401 | 14 | 432 | 401 | 374 | 350 | 323 | 303 | 286 | 262 | 245 | 204 | 14 | 211 |
| 15 | 422 | 408 | 15 | 456 | 425 | 398 | 371 | 343 | 320 | 299 | 279 | 258 | 214 | 15 | 228 |
| 16 | 425 | 411 | 16 | 473 | 439 | 411 | 384 | 354 | 330 | 313 | 289 | 269 | 221 | 16 | 252 |
| 17 | 435 | 418 | 17 | 490 | 456 | 425 | 398 | 367 | 343 | 323 | 299 | 279 | 231 | 17 | 265 |
| 18 | 445 | 428 | 18 | 517 | 479 | 449 | 418 | 388 | 360 | 340 | 316 | 296 | 241 | 18 | 289 |
| 19 | 452 | 435 | 19 | 541 | 503 | 469 | 439 | 405 | 377 | 357 | 330 | 309 | 255 | 19 | 306 |
| 20 | 466 | 449 | 20 | 558 | 520 | 486 | 452 | 418 | 391 | 367 | 340 | 316 | 262 | 20 | 326 |
| 21 | 476 | 459 | 21 | 581 | 541 | 507 | 473 | 435 | 408 | 384 | 354 | 330 | 272 | 21 | 371 |
| 22 | 483 | 466 | 22 | 612 | 568 | 534 | 496 | 459 | 428 | 405 | 374 | 350 | 289 | | |
| 23 | 490 | 473 | 23 | 636 | 592 | 554 | 513 | 476 | 445 | 418 | 388 | 364 | 299 | | |
| 24 | 503 | 483 | 24 | 663 | 615 | 578 | 537 | 496 | 466 | 439 | 405 | 377 | 313 | | |
| 25 | 507 | 486 | 25 | 717 | 666 | 626 | 581 | 537 | 503 | 473 | 439 | 408 | 337 | | |
| 26 | 513 | 496 | 26 | 779 | 724 | 677 | 629 | 585 | 544 | 513 | 476 | 445 | 367 | | |
| 27 | 520 | 503 | | | | | | | | | | | | | |
| 28 | 524 | 507 | | | | | | | | | | | | | |
| 29 | 534 | 513 | | | | | | | | | | | | | |

TERRITORY 51

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 537 | 517 | | | | | | | | | | | | | |
| 31 | 544 | 524 | | | | | | | | | | | | | |
| 32 | 554 | 534 | | | | | | | | | | | | | |
| 33 | 561 | 541 | | | | | | | | | | | | | |
| 34 | 571 | 551 | | | | | | | | | | | | | |
| 35 | 578 | 558 | | | | | | | | | | | | | |
| 36 | 585 | 564 | | | | | | | | | | | | | |
| 37 | 595 | 575 | | | | | | | | | | | | | |
| 38 | 605 | 581 | | | | | | | | | | | | | |
| 39 | 609 | 585 | | | | | | | | | | | | | |
| 40 | 615 | 592 | | | | | | | | | | | | | |
| 41 | 622 | 602 | | | | | | | | | | | | | |
| 42 | 629 | 609 | | | | | | | | | | | | | |
| 43 | 639 | 615 | | | | | | | | | | | | | |
| 44 | 643 | 619 | | | | | | | | | | | | | |
| 45 | 653 | 629 | | | | | | | | | | | | | |
| 46 | 660 | 636 | | | | | | | | | | | | | |
| 47 | 666 | 643 | | | | | | | | | | | | | |
| 48 | 677 | 653 | | | | | | | | | | | | | |
| 49 | 683 | 660 | | | | | | | | | | | | | |
| 50 | 690 | 666 | | | | | | | | | | | | | |
| 51 | 697 | 673 | | | | | | | | | | | | | |
| 52 | 700 | 677 | | | | | | | | | | | | | |
| 53 | 711 | 683 | | | | | | | | | | | | | |
| 54 | 717 | 690 | | | | | | | | | | | | | |
| 55 | 728 | 704 | | | | | | | | | | | | | |
| 56 | 741 | 714 | | | | | | | | | | | | | |
| 57 | 755 | 728 | | | | | | | | | | | | | |
| 58 | 779 | 748 | | | | | | | | | | | | | |
| 59 | 809 | 779 | | | | | | | | | | | | | |
| 60 | 843 | 813 | | | | | | | | | | | | | |
| 61 | 867 | 836 | | | | | | | | | | | | | |
| 62 | 887 | 853 | | | | | | | | | | | | | |
| 63 | 901 | 870 | | | | | | | | | | | | | |
| 64 | 921 | 887 | | | | | | | | | | | | | |
| 65 | 938 | 904 | | | | | | | | | | | | | |
| 66 | 966 | 932 | | | | | | | | | | | | | |
| 67 | 1003 | 969 | | | | | | | | | | | | | |
| 68 | 1040 | 1003 | | | | | | | | | | | | | |
| 69 | 1078 | 1040 | | | | | | | | | | | | | |
| 70 | 1119 | 1078 | | | | | | | | | | | | | |
| 71 | 1156 | 1112 | | | | | | | | | | | | | |
| 72 | 1193 | 1149 | | | | | | | | | | | | | |
| 73 | 1231 | 1187 | | | | | | | | | | | | | |
| 74 | 1268 | 1224 | | | | | | | | | | | | | |
| 75 | 1306 | 1258 | | | | | | | | | | | | | |

(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles.
 (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles.
 (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.

**PERSONAL AUTO MANUAL
RATE PAGES**

NORTH CAROLINA (32)

TERRITORY 52

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|-------------|-------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------------------|---------------|-----------------------------|
| Symbol | 2012 | 2011 | Symbol | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol | 1989 & Prior |
| (a) | | | (b) | | | | | | | | | | | (c) | |
| 1 | 27 | 27 | 1 | 32 | 31 | 29 | 28 | 27 | 26 | 25 | 23 | 22 | 21 | 1 | 7 |
| 2 | 36 | 35 | 2 | 44 | 42 | 41 | 39 | 38 | 36 | 34 | 32 | 32 | 28 | 2 | 9 |
| 3 | 45 | 44 | 3 | 50 | 48 | 46 | 44 | 43 | 41 | 39 | 37 | 36 | 32 | 3 | 12 |
| 4 | 51 | 51 | 4 | 55 | 53 | 51 | 49 | 47 | 45 | 42 | 41 | 39 | 36 | 4 | 15 |
| 5 | 57 | 56 | 5 | 62 | 61 | 58 | 56 | 54 | 51 | 49 | 46 | 44 | 41 | 5 | 17 |
| 6 | 64 | 62 | 6 | 70 | 67 | 65 | 62 | 60 | 57 | 55 | 51 | 50 | 46 | 6 | 23 |
| 7 | 71 | 69 | 7 | 76 | 74 | 71 | 68 | 66 | 62 | 60 | 56 | 54 | 50 | 7 | 28 |
| 8 | 76 | 75 | 8 | 83 | 81 | 77 | 74 | 71 | 68 | 65 | 61 | 59 | 54 | 8 | 33 |
| 10 | 82 | 81 | 10 | 90 | 87 | 83 | 80 | 77 | 74 | 70 | 66 | 64 | 58 | 10 | 42 |
| 11 | 87 | 85 | 11 | 97 | 94 | 90 | 86 | 84 | 80 | 76 | 72 | 69 | 63 | 11 | 51 |
| 12 | 91 | 90 | 12 | 106 | 103 | 99 | 95 | 91 | 87 | 83 | 79 | 76 | 69 | 12 | 60 |
| 13 | 95 | 93 | 13 | 114 | 110 | 105 | 101 | 98 | 93 | 89 | 84 | 81 | 74 | 13 | 71 |
| 14 | 100 | 97 | 14 | 123 | 120 | 115 | 110 | 105 | 100 | 95 | 91 | 87 | 80 | 14 | 83 |
| 15 | 104 | 102 | 15 | 135 | 131 | 126 | 120 | 116 | 111 | 105 | 100 | 96 | 88 | 15 | 100 |
| 16 | 108 | 106 | 16 | 149 | 144 | 138 | 132 | 128 | 122 | 116 | 110 | 105 | 96 | 16 | 122 |
| 17 | 112 | 110 | 17 | 164 | 159 | 153 | 146 | 141 | 134 | 128 | 122 | 117 | 107 | 17 | 146 |
| 18 | 117 | 115 | 18 | 179 | 174 | 167 | 159 | 154 | 147 | 139 | 133 | 127 | 116 | 18 | 174 |
| 19 | 120 | 118 | 19 | 196 | 190 | 182 | 174 | 168 | 161 | 153 | 145 | 139 | 127 | 19 | 208 |
| 20 | 124 | 121 | 20 | 217 | 210 | 202 | 193 | 186 | 178 | 169 | 160 | 154 | 141 | 20 | 247 |
| 21 | 128 | 125 | 21 | 241 | 233 | 224 | 214 | 207 | 198 | 188 | 178 | 171 | 157 | 21 | 342 |
| 22 | 132 | 129 | 22 | 272 | 264 | 253 | 242 | 234 | 223 | 212 | 202 | 193 | 177 | | |
| 23 | 136 | 134 | 23 | 305 | 295 | 283 | 271 | 262 | 250 | 237 | 226 | 217 | 198 | | |
| 24 | 139 | 137 | 24 | 353 | 342 | 328 | 314 | 304 | 290 | 276 | 261 | 251 | 229 | | |
| 25 | 144 | 141 | 25 | 434 | 421 | 403 | 386 | 374 | 356 | 339 | 321 | 308 | 282 | | |
| 26 | 149 | 145 | 26 | 533 | 517 | 496 | 474 | 458 | 437 | 416 | 394 | 378 | 346 | | |
| 27 | 153 | 149 | | | | | | | | | | | | | |
| 28 | 158 | 154 | | | | | | | | | | | | | |
| 29 | 163 | 160 | | | | | | | | | | | | | |
| 30 | 168 | 164 | | | | | | | | | | | | | |
| 31 | 173 | 169 | | | | | | | | | | | | | |
| 32 | 178 | 174 | | | | | | | | | | | | | |
| 33 | 183 | 179 | | | | | | | | | | | | | |
| 34 | 188 | 183 | | | | | | | | | | | | | |
| 35 | 192 | 188 | | | | | | | | | | | | | |
| 36 | 197 | 193 | | | | | | | | | | | | | |
| 37 | 204 | 200 | | | | | | | | | | | | | |
| 38 | 212 | 208 | | | | | | | | | | | | | |
| 39 | 219 | 215 | | | | | | | | | | | | | |
| 40 | 226 | 222 | | | | | | | | | | | | | |
| 41 | 233 | 229 | | | | | | | | | | | | | |
| 42 | 241 | 236 | | | | | | | | | | | | | |
| 43 | 247 | 243 | | | | | | | | | | | | | |
| 44 | 255 | 250 | | | | | | | | | | | | | |
| 45 | 261 | 256 | | | | | | | | | | | | | |
| 46 | 271 | 265 | | | | | | | | | | | | | |
| 47 | 279 | 274 | | | | | | | | | | | | | |
| 48 | 288 | 282 | | | | | | | | | | | | | |
| 49 | 296 | 291 | | | | | | | | | | | | | |
| 50 | 304 | 298 | | | | | | | | | | | | | |
| 51 | 313 | 307 | | | | | | | | | | | | | |
| 52 | 321 | 315 | | | | | | | | | | | | | |
| 53 | 330 | 323 | | | | | | | | | | | | | |
| 54 | 343 | 336 | | | | | | | | | | | | | |
| 55 | 359 | 352 | | | | | | | | | | | | | |
| 56 | 378 | 371 | | | | | | | | | | | | | |
| 57 | 399 | 392 | | | | | | | | | | | | | |

TERRITORY 52

| FULL COVERAGE COMPREHENSIVE (001) | | | | | | | | | | | | | | | |
|--|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 58 | 431 | 422 | | | | | | | | | | | | | |
| 59 | 477 | 468 | | | | | | | | | | | | | |
| 60 | 529 | 519 | | | | | | | | | | | | | |
| 61 | 578 | 567 | | | | | | | | | | | | | |
| 62 | 623 | 611 | | | | | | | | | | | | | |
| 63 | 669 | 657 | | | | | | | | | | | | | |
| 64 | 715 | 701 | | | | | | | | | | | | | |
| 65 | 761 | 746 | | | | | | | | | | | | | |
| 66 | 830 | 814 | | | | | | | | | | | | | |
| 67 | 921 | 904 | | | | | | | | | | | | | |
| 68 | 1013 | 994 | | | | | | | | | | | | | |
| 69 | 1104 | 1083 | | | | | | | | | | | | | |
| 70 | 1196 | 1173 | | | | | | | | | | | | | |
| 71 | 1287 | 1262 | | | | | | | | | | | | | |
| 72 | 1379 | 1352 | | | | | | | | | | | | | |
| 73 | 1470 | 1443 | | | | | | | | | | | | | |
| 74 | 1562 | 1532 | | | | | | | | | | | | | |
| 75 | 1653 | 1622 | | | | | | | | | | | | | |
| <p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p> | | | | | | | | | | | | | | | |

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|---|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 1 | 185 | 178 | 1 | 219 | 204 | 189 | 178 | 166 | 155 | 144 | 132 | 125 | 102 | 1 | 49 |
| 2 | 246 | 238 | 2 | 246 | 227 | 215 | 200 | 185 | 174 | 163 | 151 | 140 | 117 | 2 | 60 |
| 3 | 268 | 257 | 3 | 287 | 268 | 249 | 234 | 215 | 200 | 189 | 174 | 163 | 136 | 3 | 76 |
| 4 | 314 | 302 | 4 | 310 | 287 | 268 | 249 | 234 | 215 | 204 | 189 | 178 | 147 | 4 | 83 |
| 5 | 344 | 333 | 5 | 333 | 310 | 291 | 268 | 249 | 234 | 219 | 204 | 189 | 155 | 5 | 98 |
| 6 | 359 | 348 | 6 | 348 | 325 | 302 | 284 | 261 | 242 | 231 | 212 | 197 | 163 | 6 | 106 |
| 7 | 378 | 363 | 7 | 363 | 336 | 318 | 295 | 272 | 253 | 238 | 223 | 208 | 170 | 7 | 117 |
| 8 | 393 | 382 | 8 | 378 | 352 | 329 | 306 | 284 | 265 | 249 | 231 | 215 | 178 | 8 | 140 |
| 10 | 408 | 393 | 10 | 404 | 378 | 352 | 329 | 302 | 284 | 268 | 246 | 231 | 189 | 10 | 163 |
| 11 | 420 | 404 | 11 | 423 | 393 | 367 | 344 | 318 | 295 | 280 | 257 | 242 | 200 | 11 | 178 |
| 12 | 435 | 420 | 12 | 435 | 404 | 378 | 352 | 325 | 306 | 287 | 265 | 249 | 204 | 12 | 197 |
| 13 | 450 | 431 | 13 | 454 | 423 | 393 | 367 | 340 | 318 | 299 | 276 | 257 | 212 | 13 | 212 |
| 14 | 461 | 446 | 14 | 480 | 446 | 416 | 389 | 359 | 336 | 318 | 291 | 272 | 227 | 14 | 234 |
| 15 | 469 | 454 | 15 | 507 | 473 | 442 | 412 | 382 | 355 | 333 | 310 | 287 | 238 | 15 | 253 |
| 16 | 473 | 457 | 16 | 525 | 488 | 457 | 427 | 393 | 367 | 348 | 321 | 299 | 246 | 16 | 280 |
| 17 | 484 | 465 | 17 | 544 | 507 | 473 | 442 | 408 | 382 | 359 | 333 | 310 | 257 | 17 | 295 |
| 18 | 495 | 476 | 18 | 575 | 533 | 499 | 465 | 431 | 401 | 378 | 352 | 329 | 268 | 18 | 321 |
| 19 | 503 | 484 | 19 | 601 | 559 | 522 | 488 | 450 | 420 | 397 | 367 | 344 | 284 | 19 | 340 |
| 20 | 518 | 499 | 20 | 620 | 578 | 541 | 503 | 465 | 435 | 408 | 378 | 352 | 291 | 20 | 363 |
| 21 | 529 | 510 | 21 | 646 | 601 | 563 | 525 | 484 | 454 | 427 | 393 | 367 | 302 | 21 | 412 |
| 22 | 537 | 518 | 22 | 680 | 631 | 593 | 552 | 510 | 476 | 450 | 416 | 389 | 321 | | |
| 23 | 544 | 525 | 23 | 707 | 658 | 616 | 571 | 529 | 495 | 465 | 431 | 404 | 333 | | |
| 24 | 559 | 537 | 24 | 737 | 684 | 643 | 597 | 552 | 518 | 488 | 450 | 420 | 348 | | |
| 25 | 563 | 541 | 25 | 798 | 741 | 696 | 646 | 597 | 559 | 525 | 488 | 454 | 374 | | |
| 26 | 571 | 552 | 26 | 866 | 805 | 752 | 699 | 650 | 605 | 571 | 529 | 495 | 408 | | |
| 27 | 578 | 559 | | | | | | | | | | | | | |
| 28 | 582 | 563 | | | | | | | | | | | | | |
| 29 | 593 | 571 | | | | | | | | | | | | | |

TERRITORY 52

| COLLISION DEDUCTIBLE AMOUNT \$100 (074) | | | | | | | | | | | | | | | |
|--|------|------|---------------|------|------|------|------|------|------|------|------|------|---------------|---------------|-----------------|
| Symbol (a) | 2012 | 2011 | Symbol (b) | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 1990- 2001 | Symbol (c) | 1989 & Prior |
| 30 | 597 | 575 | | | | | | | | | | | | | |
| 31 | 605 | 582 | | | | | | | | | | | | | |
| 32 | 616 | 593 | | | | | | | | | | | | | |
| 33 | 624 | 601 | | | | | | | | | | | | | |
| 34 | 635 | 612 | | | | | | | | | | | | | |
| 35 | 643 | 620 | | | | | | | | | | | | | |
| 36 | 650 | 627 | | | | | | | | | | | | | |
| 37 | 662 | 639 | | | | | | | | | | | | | |
| 38 | 673 | 646 | | | | | | | | | | | | | |
| 39 | 677 | 650 | | | | | | | | | | | | | |
| 40 | 684 | 658 | | | | | | | | | | | | | |
| 41 | 692 | 669 | | | | | | | | | | | | | |
| 42 | 699 | 677 | | | | | | | | | | | | | |
| 43 | 711 | 684 | | | | | | | | | | | | | |
| 44 | 714 | 688 | | | | | | | | | | | | | |
| 45 | 726 | 699 | | | | | | | | | | | | | |
| 46 | 733 | 707 | | | | | | | | | | | | | |
| 47 | 741 | 714 | | | | | | | | | | | | | |
| 48 | 752 | 726 | | | | | | | | | | | | | |
| 49 | 760 | 733 | | | | | | | | | | | | | |
| 50 | 767 | 741 | | | | | | | | | | | | | |
| 51 | 775 | 748 | | | | | | | | | | | | | |
| 52 | 779 | 752 | | | | | | | | | | | | | |
| 53 | 790 | 760 | | | | | | | | | | | | | |
| 54 | 798 | 767 | | | | | | | | | | | | | |
| 55 | 809 | 782 | | | | | | | | | | | | | |
| 56 | 824 | 794 | | | | | | | | | | | | | |
| 57 | 839 | 809 | | | | | | | | | | | | | |
| 58 | 866 | 832 | | | | | | | | | | | | | |
| 59 | 900 | 866 | | | | | | | | | | | | | |
| 60 | 937 | 903 | | | | | | | | | | | | | |
| 61 | 964 | 930 | | | | | | | | | | | | | |
| 62 | 987 | 949 | | | | | | | | | | | | | |
| 63 | 1002 | 968 | | | | | | | | | | | | | |
| 64 | 1024 | 987 | | | | | | | | | | | | | |
| 65 | 1043 | 1005 | | | | | | | | | | | | | |
| 66 | 1074 | 1036 | | | | | | | | | | | | | |
| 67 | 1115 | 1077 | | | | | | | | | | | | | |
| 68 | 1157 | 1115 | | | | | | | | | | | | | |
| 69 | 1198 | 1157 | | | | | | | | | | | | | |
| 70 | 1244 | 1198 | | | | | | | | | | | | | |
| 71 | 1285 | 1236 | | | | | | | | | | | | | |
| 72 | 1327 | 1278 | | | | | | | | | | | | | |
| 73 | 1368 | 1319 | | | | | | | | | | | | | |
| 74 | 1410 | 1361 | | | | | | | | | | | | | |
| 75 | 1452 | 1399 | | | | | | | | | | | | | |
| <p>(a) Refer to Personal Auto Manual Rule 12. for rating Symbol 75 vehicles. (b) Refer to Personal Auto Manual Rule 12. for rating Symbol 27 vehicles. (c) Refer to Rule 12. to determine the Symbol 14 rate for 1982 and Prior Model Year vehicles.</p> | | | | | | | | | | | | | | | |

| Territory | Territory |
|--|--|
| ALAMANCE COUNTY – See Burlington-Graham and Remainder of State. | CHOWAN COUNTY territory comprises all territory in Chowan County..... 33 |
| ASHEVILLE territory comprises the entire city of Asheville and all territory in Buncombe County included in the townships of Asheville, Limestone and Lower Hominy, including all of the following towns, cities or places.....11 | COLUMBUS COUNTY territory comprises all territory in Columbus County..... 26 |
| Acton Buena Vista Luthers | CONCORD-KANNAPOLIS-SALISBURY territory comprises the entire cities of Concord, Kannapolis and Salisbury, all territory in Cabarrus County included in Townships 1 (Rocky River), 2 (Poplar Tent), 4 (Kannapolis), 5 (Mount Gilead), 11 (Baptist Church) and 12 (Concord), and all territory in Rowan County included in the townships of China Grove, Franklin, Litaka and Salisbury, including all of the following towns, cities or places 32 |
| Arden Busbee New Bridge | Brown- Franklin Roberta Mills |
| Asheville Craggy Oakley | Norcott Mills Glass Rocky Ridge |
| School Emma Oteen | China Grove Harrisburg Rocky River |
| Biltmore Enka Shiloh | Cooks Jackson Park South River |
| Forest Haw Creek Skyland | Crossing Landis Spencer |
| Boswell Hominy Woodfin | East Spencer Majolica Yadkin |
| BEAUFORT COUNTY territory comprises all territory in Beaufort County33 | Faggarts Mount Gilead Junction |
| BERTIE COUNTY territory comprises all territory in Bertie County33 | Crossroads Pharrs Mills Yost |
| BLADEN COUNTY territory comprises all territory in Bladen County33 | Faith Pioneer Mills |
| BRUNSWICK COUNTY territory comprises all territory in Brunswick County not included in Wilmington territory.....26 | Craven County territory comprises all territory in Craven County 43 |
| BUNCOMBE COUNTY territory comprises all territory in Buncombe County not included in Asheville territory.....32 | CUMBERLAND COUNTY territory comprises all territory in Cumberland County not included in Fayetteville territory 26 |
| BURLINGTON-GRAHAM territory comprises the entire city of Burlington, the entire town of Graham, all territory in Alamance County included in Townships 3 (Boon Station), 6 (Graham), 10 (Melville), 12 (Burlington) and 13 (Haw River), the entire town of Mebane in Alamance and Orange Counties, and including all of the following towns, cities or places32 | CURRITUCK COUNTY territory comprises all territory in Currituck County..... 33 |
| Elon College Kirkpatrick Richmond | DARE COUNTY territory comprises all territory in Dare County..... 33 |
| Gibsonville Heights Hill | DAVIDSON COUNTY – see Lexington-Thomasville and Remainder of State. |
| Glen Raven Lake Latham | DUPLIN COUNTY territory comprises all territory in Duplin County..... 33 |
| Haw River Ossipee | DURHAM territory comprises the entire city of Durham and all territory in Durham County included in the townships of Durham, Oak Grove and Patterson, including all of the following towns, cities, or places..... 13 |
| CABARRUS COUNTY – see Concord-Kannapolis-Salisbury and Remainder of State. | Bethesda Gorman North Durham |
| CAMDEN COUNTY territory comprises all territory in Camden County.....33 | Bilboa Hope Valley Oak Grove |
| CARTERET COUNTY territory comprises all territory in Carteret County.....33 | Few Joyland Redwood |
| CHARLOTTE territory comprises the entire city of Charlotte and all areas in Mecklenburg County except those areas with U.S. Postal Zip Codes 28025, 28026, 28031, 28036, 28075, 28078 and 28115.....52 | DURHAM COUNTY territory comprises all territory in Durham County not included in Durham territory 32 |
| | EDGECOMBE COUNTY territory comprises all territory in Edgecombe County not included in Rocky Mount territory 33 |

NOTE: Refer to an atlas or map for places not listed.

| Territory | Territory |
|--|--|
| FAYETTEVILLE territory comprises the entire city of Fayetteville, all territory in the Fort Bragg and Pope Air Force Base Military Reservations in Cumberland County, and all territory in Cumberland County included in the townships of Carvers Creek, Cross Creek, Eastover, Manchester, Pearces Mill, Rockfish and Seventy First, including all of the following towns, cities or places.....40 | HERTFORD COUNTY territory comprises all territory in Hertford County..... 33 |
| Beard | |
| Bonnie Doone | |
| Cliffdale | |
| Cumberland | |
| Fenix | |
| Gardners | |
| Chapel | |
| Hope Mills | |
| Lakedale | |
| Linden | |
| Manchester | |
| Milan | |
| Myrtle Hill | |
| Owens | |
| Roslin | |
| Shaws | |
| Slocomb | |
| South | |
| Fayetteville | |
| Spring Lake | |
| Tokay | |
| Victory | |
| Wade | |
| FORSYTH COUNTY territory comprises all territory in Forsyth County not included in Winston-Salem territory.....32 | HIGH POINT territory comprises the entire city of High Point, the town of Westend, and all territory in Guilford County included in High Point township..... 15 |
| FRANKLIN COUNTY territory comprises all territory in Franklin County.....33 | HOKE COUNTY territory comprises all territory in Hoke County 26 |
| GASTON COUNTY territory comprises all territory in Gaston County.....25 | HYDE COUNTY territory comprises all territory in Hyde County 33 |
| GATES COUNTY territory comprises all territory in Gates County.....33 | JOHNSTON COUNTY territory comprises all territory in Johnston County 26 |
| GREENE COUNTY territory comprises all territory in Greene County.....33 | JONES COUNTY territory comprises all territory in Jones County 33 |
| GREENSBORO-HAMILTON LAKES territory comprises the entire city of Greensboro, the entire town of Hamilton Lakes and all territory in Guilford County included in the townships of Morehead and Gilmer, including all of the following towns, cities and places14 | KINSTON territory comprises the entire city of Kinston and all territory in Lenoir County included in Kinston townships, including the following towns, cities or places..... 31 |
| Battle Ground | |
| Bessemer | |
| Four Mile | |
| Hamtown | |
| Hill Top | |
| Pomona | |
| GREENVILLE territory comprises the entire town of Greenville and all territory in Pitt County included in Greenville townships, including the following towns, cities or places.....31 | Georgetown |
| House | |
| James Mill | |
| Staton | |
| GUILFORD COUNTY territory comprises all territory in Guilford County not included in either Greensboro-Hamilton Lakes territory or High Point territory.....32 | Hines Junction |
| HALIFAX COUNTY territory comprises all territory in Halifax County.....33 | LEE COUNTY territory comprises all territory in Lee County..... 26 |
| HARNETT COUNTY territory comprises all territory in Harnett County.....26 | LENOIR COUNTY territory comprises all territory in Lenoir County not included in Kinston territory..... 33 |
| | LEXINGTON-THOMASVILLE territory comprises the entire cities of Lexington and Thomasville, all territory in Davidson County included in the townships of Lexington and Thomasville, and all territory in Randolph County included in Trinity township, including all of the following towns, cities or places 32 |
| | Archdale |
| | Arnold |
| | Cedar Lodge |
| | Fraziers |
| | Glen Anna |
| | Lake |
| | Trinity |
| | Welcome |
| | MARTIN COUNTY territory comprises all territory in Martin County..... 33 |
| | MECKLENBURG COUNTY territory comprises all territory in Mecklenburg County not included in Charlotte territory 51 |
| | NASH COUNTY territory comprises all territory in Nash County not included in Rocky Mount territory 33 |
| | NEW HANOVER COUNTY – see Wilmington. |
| | NORTHAMPTON COUNTY territory comprises all territory in Northampton County 33 |

NOTE: Refer to an atlas or map for places not listed.

| Territory | Territory |
|--|--|
| ONCLO COUNTY territory comprises all territory in Onslow County.....41 | ROWAN COUNTY – see Concord-Kannapolis-Salisbury and Remainder of State. |
| ORANGE COUNTY – see Burlington-Graham and Remainder of State. | SAMPSON COUNTY territory comprises all territory in Sampson County..... 33 |
| PAMLICO COUNTY territory comprises all territory in Pamlico County.....33 | SCOTLAND COUNTY territory comprises all territory in Scotland County..... 26 |
| PASQUOTANK COUNTY territory comprises all territory in Pasquotank County.....33 | TYRRELL COUNTY territory comprises all territory in Tyrrell County..... 33 |
| PENDER COUNTY territory comprises all territory in Pender County.....33 | VANCE COUNTY territory comprises all territory in Vance County..... 33 |
| PERQUIMANS COUNTY territory comprises all territory in Perquimans County.....33 | WAKE COUNTY territory comprises all territory in Wake County not included in Raleigh territory 31 |
| PITT COUNTY territory comprises all territory in Pitt County not included in Greenville territory33 | WARREN COUNTY territory comprises all territory in Warren County..... 33 |
| RALEIGH territory comprises the entire city of Raleigh, all territory in Wake County included in the townships of Cary, House Creek, Meredith, Neuse River, Raleigh, St. Mary's, St. Matthews and Swift Creek and the entire town of Knightdale in St. Matthews and Marks Creek townships, including all of the following towns, cities or places16 | WASHINGTON COUNTY territory comprises all territory in Washington County 33 |
| Asbury College View Milbrook | WAYNE COUNTY territory comprises all territory in Wayne County..... 47 |
| Auburn Edgeton Neuse | WILMINGTON territory comprises all of New Hanover County and in addition the following towns, cities or places 17 |
| Boushell Fetner Oakdale | Belville Lanvale Navassa |
| Camp Polk Garner South | Clairmont Leland Woodburn |
| Caraleigh Macedonia Raleigh | WILSON territory comprises the entire town of Wilson and all territory in Wilson County included in the township of Wilson 31 |
| Carolina McCullers Westover | WILSON COUNTY territory comprises all territory in Wilson County not included in the Rocky Mount or Wilson territories 33 |
| Pines Method Wilders | WINSTON-SALEM territory comprises the entire city of Winston-Salem and all territory in Forsyth County included in the townships of Broadbay, Middle Fork, Old Town, South Fork and Winston, including all of the following towns, cities or places..... 18 |
| Cary Milburnie Grove | Alspaugh Frontis Reynolda |
| RANDOLPH COUNTY – see Lexington-Thomasville and Remainder of State. | Atwood Hanes Tiretown |
| ROBESON COUNTY territory comprises all territory in Robeson County26 | Daisy Ogburttown Walkertown |
| ROCKY MOUNT territory comprises the entire city of Rocky Mount, all territory in Nash County included in Rocky Mount and Stony Creek townships, all territory in Edgecombe County included in Township 12 (Rocky Mount), and the entire town of Sharpsburg in Edgecombe, Nash and Wilson Counties, including all of the following towns, cities or places31 | Fisherville Oldtown |
| Armstrong Dortches Winsteads | REMAINDER OF STATE 24 |
| Brake Chapel | |

NOTE: Refer to an atlas or map for places not listed.

LIST OF IMPORTANT CITIES AND TOWNS

The following list contains all the more important cities, towns, boroughs, and villages in the state, together with their counties and territory and code assignments.

| City and County | Territory Code | City and County | Territory Code | City and County | Territory Code |
|-------------------------------------|----------------|----------------------------------|----------------|---|----------------|
| A | | B | | B | |
| Abbey, Gaston | 25 | Bakersville, Mitchell..... | 24 | Brown-Norcott Mills, Cabarrus..... | 32 |
| Aberdeen, Moore | 24 | Balfours, Randolph..... | 24 | Bryson City, Swain | 24 |
| Acton, Buncombe..... | 11 | Bannertown, Surry | 24 | Buena Vista, Buncombe | 11 |
| Ahoskie, Hertford | 33 | Barker Heights, Henderson | 24 | Burgaw, Pender..... | 33 |
| Alamance, Alamance | 24 | Barnardsville, Buncombe | 32 | Burlington, Alamance | 32 |
| Albermarie, Stanly..... | 24 | Battle Ground, Guilford..... | 14 | Burnsville, Yancey | 24 |
| Alexander, Buncombe..... | 32 | Bayboro, Pamlico | 33 | Busbee, Buncombe | 11 |
| Alexanders Store, Mecklenburg | 52 | Beard, Cumberland..... | 40 | C | |
| Alexis, Gaston..... | 25 | Beattie, Gaston | 25 | Camden, Camden | 33 |
| Alspaugh, Forsyth | 18 | Beaufort, Carteret..... | 33 | Camp LeJeune, Onslow | 41 |
| Altamahaw, Alamance | 24 | Belhaven, Beaufort..... | 33 | Camp Polk, Wake | 16 |
| Andrews, Cherokee | 24 | Belmont, Gaston | 25 | Candler, Buncombe..... | 32 |
| Angier, Harnett..... | 26 | Belmont, Halifax | 33 | Canton, Haywood | 24 |
| Apex, Wake | 31 | Belville, Brunswick | 17 | Caraleigh, Wake | 16 |
| Archdale, Randolph | 32 | Benson, Johnston | 26 | Caroleen, Rutherford | 24 |
| Arden, Buncombe | 11 | Bessemer, Guilford | 14 | Carolina Beach, New Hanover | 17 |
| Arlington, Gaston | 25 | Bessemer City, Gaston | 25 | Carolina Pines, Wake | 16 |
| Armstrong, Edgecombe | 31 | Bethel, Pitt..... | 33 | Carrboro, Orange | 24 |
| Arnold, Davidson..... | 32 | Bethesda, Durham | 13 | Carson, Mecklenburg | 52 |
| Asbury, Wake | 16 | Bilboa, Durham | 13 | Carthage, Moore..... | 24 |
| Asheboro, Randolph | 24 | Biltmore Forest, Buncombe..... | 11 | Cary, Wake..... | 16 |
| Asheville, Buncombe | 11 | Biscoe, Montgomery..... | 24 | Castalia, Nash | 33 |
| Asheville School, Buncombe | 11 | Black Mountain, Buncombe..... | 32 | Cedar Falls, Randolph..... | 24 |
| Atwood, Forsyth | 18 | Boger City, Lincoln | 24 | Cedar Lodge, Davidson..... | 32 |
| Auburn, Wake | 16 | Boiling Springs, Cleveland | 24 | Chadbourn, Columbus..... | 26 |
| Aulander, Bertie | 33 | Bonnie Doone, Cumberland | 40 | Chadwick-Hoskins Mills, Mecklenburg..... | 52 |
| Ayden, Pitt | 33 | Boogertown, Gaston | 25 | Chapel Hill, Orange | 24 |
| B | | Boone, Watauga | 24 | Charlotte, Mecklenburg | 52 |
| Badin, Stanly..... | 24 | Boswell, Buncombe..... | 11 | Cherry Point, Craven | 43 |
| Bailey, Nash..... | 33 | Boushell, Wake | 16 | | |
| | | Brake, Edgecombe..... | 31 | | |
| | | Brevard, Transylvania | 24 | | |

NOTE: Refer to an atlas or map for places not listed.

**PERSONAL VEHICLE MANUAL
TERRITORY DEFINITIONS**

NORTH CAROLINA (32)

| City and County | Territory Code | City and County | Territory Code | City and County | Territory Code |
|-------------------------------|----------------|-------------------------------------|----------------|--|----------------|
| C | | D | | F | |
| Cherryville, Gaston | 25 | Dellview, Gaston | 25 | Faith, Rowan | 32 |
| China Grove, Rowan..... | 32 | Denton, Davidson..... | 24 | Farmville, Pitt..... | 33 |
| Clairmont, Brunswick | 17 | Derita, Mecklenburg | 52 | Fayetteville, Cumberland | 40 |
| Clayton, Johnston | 26 | Dobson, Surry | 24 | Fenix, Cumberland | 40 |
| Cleveland, Rowan..... | 24 | Dortches, Nash | 31 | Fetner, Wake | 16 |
| Clifdale, Cumberland | 40 | Draper, Rockingham | 24 | Few, Durham | 13 |
| Cliffside, Rutherford | 24 | Duke Power Village, Gaston | 25 | Fisherville, Forsyth | 18 |
| Clinchfield, McDowell..... | 24 | Dunn, Harnett..... | 26 | Forest City, Rutherford | 24 |
| Clinton, Sampson..... | 33 | Durham, Durham..... | 13 | Fort Bragg, Cumberland | 40 |
| Coats, Harnett..... | 26 | E | | Fountain, Pitt | 33 |
| Coleridge, Randolph | 24 | East Gastonia, Gaston | 25 | Four Mile, Guilford | 14 |
| College View, Wake..... | 16 | East Spencer, Rowan..... | 32 | Franklin, Macon | 24 |
| Columbia, Tyrrell..... | 33 | East Wilmington, New Hanover..... | 17 | Franklin, Rowan..... | 32 |
| Columbus, Polk..... | 24 | Edenton, Chowan..... | 33 | Franklinton, Franklin | 33 |
| Concord, Cabarrus..... | 32 | Edgeton, Wake..... | 16 | Franklinville, Randolph | 24 |
| Conover, Catawba | 24 | Elizabeth City, Pasquotank | 33 | Fraziers, Randolph | 32 |
| Convent, Gaston | 25 | Elizabethtown, Bladen..... | 33 | Freeland, Brunswick | 26 |
| Cooks Crossing, Cabarrus..... | 32 | Elkin, Surry..... | 24 | Fremont, Wayne | 47 |
| Cooleemee, Davie | 24 | Eller, Davidson | 24 | Frontis, Forsyth..... | 18 |
| Cornelius, Mecklenburg | 51 | Elm City, Wilson | 33 | Fuquay Springs, Wake | 31 |
| Craggy, Buncombe | 11 | Elon College, Alamance | 32 | G | |
| Cramerton, Gaston | 25 | El Paso, Brunswick | 17 | Gardners Chapel, Cumberland..... | 40 |
| Croft, Mecklenburg..... | 52 | Emma, Buncombe..... | 11 | Garner, Wake | 16 |
| Cross Road, Surry | 24 | Enfield, Halifax | 33 | Gaston, Northampton | 33 |
| Crowders, Gaston | 25 | Enka, Buncombe | 11 | Gastonia, Gaston..... | 25 |
| Cumberland, Cumberland..... | 40 | Erwin, Harnett | 26 | Gatesville, Gates | 33 |
| Currituck, Currituck | 33 | F | | Georgetown, Lenoir | 31 |
| D | | Faggarts Crossroads, Cabarrus | 32 | Gibsonville, Guilford & Alamance | 32 |
| Daisy, Forsyth..... | 18 | Fair Bluff, Columbus..... | 26 | Glass, Cabarrus..... | 32 |
| Dallas, Gaston | 25 | Fairmont, Robeson..... | 26 | | |
| Danbury, Stokes | 24 | | | | |
| Davidson, Mecklenburg | 51 | | | | |

NOTE: Refer to an atlas or map for places not listed.

| City and County | Territory Code | City and County | Territory Code | City and County | Territory Code |
|----------------------------------|----------------|------------------------------------|----------------|-------------------------------------|----------------|
| G | | H | | K | |
| Glen Anna, Davidson | 32 | Hertford, Perquimans | 33 | Kings Mountain, Cleveland | 24 |
| Glen Raven, Alamance | 32 | Hickory, Catawba | 24 | Kinston, Lenoir | 31 |
| Goldsboro, Wayne | 47 | Hickory Grove, Mecklenburg | 52 | Kirkpatrick Heights, Alamance | 32 |
| Gorman, Durham | 13 | High Point, Guilford | 15 | Knightdale, Wake | 16 |
| Goshen, Gaston | 25 | High Shoals, Gaston | 25 | L | |
| Graham, Alamance | 32 | Hillsboro, Orange | 24 | La Grange, Lenoir | 33 |
| Granite Falls, Caldwell | 24 | Hill Top, Guilford | 14 | Lake, Davidson | 32 |
| Granite Quarry, Rowan | 24 | Hines Junction, Lenoir | 31 | Lakedale, Cumberland | 40 |
| Greenleaf, Wayne | 47 | Holly Ridge, Onslow | 41 | Lake Latham Alamance | 32 |
| Greensboro, Guilford | 14 | Holly Springs, Wake | 31 | Landis, Rowan | 32 |
| Greenville, Pitt | 31 | Homestead, Mecklenburg | 52 | Lanvale, Brunswick | 17 |
| Griffith, Mecklenburg | 52 | Hominy, Buncombe | 11 | Laurinburg, Scotland | 26 |
| Grifton, Pitt | 33 | Hope Mills, Cumberland | 40 | Leaksville, Rockingham | 24 |
| Grimesland, Pitt | 33 | Hope Valley, Durham | 13 | Leicester, Buncombe | 32 |
| Grovesmont, Buncombe | 32 | House, Pitt | 31 | Leland, Brunswick | 17 |
| Groves, Gaston | 25 | Huntersville, Mecklenburg | 51 | Lenoir, Caldwell | 24 |
| Guilford, Guilford | 32 | Hutchinson, Mecklenburg | 52 | Lewisville, Forsyth | 32 |
| Guilford College, Guilford | 32 | J | | Lexington, Davidson | 32 |
| H | | Jackson, Northampton | 33 | Liberty, Randolph | 24 |
| Hahn, Mecklenburg | 52 | Jackson Park, Cabarrus | 32 | Lillington, Harnett | 26 |
| Halifax, Halifax | 33 | Jacksons Creek, Randolph | 24 | Lincolnton, Lincoln | 24 |
| Hamilton Lakes, Guilford | 14 | Jacksonville, Onslow | 41 | Linden, Cumberland | 40 |
| Hamlet, Richmond | 24 | James Mill, Pitt | 31 | Littleton, Halifax & Warren | 33 |
| Hamtown, Guilford | 14 | Jamestown, Guilford | 32 | Longhurst, Person | 24 |
| Hanes, Forsyth | 18 | Jefferson, Ashe | 24 | Longview, Catawba | 24 |
| Hardins, Gaston | 25 | Jonesville, Yadkin | 24 | Longwood Park, Richmond | 24 |
| Harkers Island, Carteret | 33 | Joyland, Durham | 13 | Louisburg, Franklin | 33 |
| Harrisburg, Cabarrus | 32 | Juno, Buncombe | 32 | Lowell, Gaston | 25 |
| Haw Creek, Buncombe | 11 | Jupiter, Buncombe | 32 | Lucama, Wilson | 33 |
| Haw River, Alamance | 32 | K | | Lucia, Gaston | 25 |
| Hayesville, Clay | 24 | Kannapolis, Cabarrus & Rowan | 32 | Lumberton, Robeson | 26 |
| Hazelwood, Haywood | 24 | Kenly, Johnston | 26 | Luthers, Buncombe | 11 |
| Henderson, Vance | 33 | Kernersville, Forsyth | 32 | | |
| Hendersonville, Henderson | 24 | | | | |

NOTE: Refer to an atlas or map for places not listed.

**PERSONAL VEHICLE MANUAL
TERRITORY DEFINITIONS**

NORTH CAROLINA (32)

| City and County | Territory Code | City and County | Territory Code | City and County | Territory Code |
|--------------------------------|----------------|----------------------------------|----------------|---|----------------|
| M | | M | | P | |
| McAdenville, Gaston | 25 | Mount Olive, Wayne | 47 | Paw Creek, Mecklenburg | 52 |
| McCullers, Wake | 16 | Mount Pleasant, Cabarrus..... | 24 | Pembroke, Robeson | 26 |
| Maccliesfield, Edgecombe | 33 | Mount View, Gaston | 25 | Pharrs Mill, Cabarrus | 32 |
| Macedonia, Wake | 16 | Murfreesboro, Hertford | 33 | Phillipsville, Haywood | 24 |
| Madison, Rockingham | 24 | Murphy, Cherokee..... | 24 | Pikeville, Wayne | 47 |
| Maiden, Catawba | 24 | Myrtle Hill, Cumberland | 40 | Pilot Mountain, Surry | 24 |
| Majolica, Rowan..... | 32 | N | | Pinehurst, Moore | 24 |
| Manchester, Cumberland..... | 40 | Nashville, Nash | 33 | Pinetops, Edgecombe | 33 |
| Marion, McDowell | 24 | Navassa, Brunswick..... | 17 | Pineville, Mecklenburg..... | 52 |
| Marshall, Madison..... | 24 | Neuse, Wake..... | 16 | Pinkney, Gaston | 25 |
| Mars Hill, Madison | 24 | New Bern, Craven | 43 | Pinoca, Mecklenburg | 52 |
| Marshville, Union | 24 | New Bridge, Buncombe..... | 11 | Pioneer Mills, Cabarrus | 32 |
| Matthews, Mecklenburg | 52 | Newel, Mecklenburg..... | 52 | Pittsboro, Chatham | 24 |
| Maxton, Robeson..... | 26 | Newfound, Buncombe | 32 | Pleasant Garden, Guilford | 32 |
| Mayodan, Rockingham | 24 | Newland, Avery | 24 | Plymouth, Washington..... | 33 |
| Mebane, Alamance & Orange..... | 32 | New Leaksville, Rockingham | 24 | Pomona, Guilford..... | 14 |
| Method, Wake..... | 16 | Newton, Catawba | 24 | Pope Air Force Base, Cumberland..... | 40 |
| Middlesex, Nash | 33 | North Belmont, Gaston..... | 25 | R | |
| Midway Park, Onslow | 41 | North Durham, Durham..... | 13 | Raeford, Hoke | 26 |
| Milan, Cumberland..... | 40 | North Wilkesboro, Wilkes | 24 | Ragan, Gaston | 25 |
| Milburnie, Wake | 16 | Norwood, Stanly..... | 24 | Raleigh, Wake | 16 |
| Millbrook, Wake | 16 | O | | Ramseur, Randolph..... | 24 |
| Mocksville, Davie | 24 | Oakdale, Wake..... | 16 | Randleman, Randolph..... | 24 |
| Monroe, Union | 24 | Oak Grove, Durham | 13 | Ranlo, Gaston..... | 25 |
| Montreat, Buncombe..... | 32 | Oakhurst, Mecklenburg | 52 | Red Springs, Robeson | 26 |
| Mooresville, Iredell..... | 24 | Oakley, Buncombe | 11 | Redwood, Durham..... | 13 |
| Morehead City, Carteret..... | 33 | Oak Ridge, Guilford..... | 32 | Reidsville, Rockingham | 24 |
| Morganton, Burke | 24 | Ogburntown, Forsyth..... | 18 | Reynolda, Forsyth | 18 |
| Morrisville, Wake..... | 31 | Oldtown, Forsyth | 18 | Richmond Hill, Alamance | 32 |
| Mountain Island, Gaston | 25 | Ossipee, Alamance | 32 | Ridge, Gaston..... | 25 |
| Mount Airy, Surry | 24 | Oteen, Buncombe | 11 | Ridgecrest, Buncombe | 32 |
| Mount Gilead, Cabarrus..... | 32 | Owens, Cumberland..... | 40 | Ridgeview, Mecklenburg | 52 |
| Mount Gilead, Montgomery..... | 24 | Oxford, Grantville | 24 | Roanoke Rapids, Halifax | 33 |
| Mount Holly, Gaston | 25 | | | Robbins, Moore | 24 |
| | | | | Robbinsville, Graham | 24 |

NOTE: Refer to an atlas or map for places not listed.

| City and County | Territory Code | City and County | Territory Code | City and County | Territory Code |
|---|----------------|--------------------------------------|----------------|-------------------------------|----------------|
| R | | S | | T | |
| Robersonville, Martin | 33 | Slocomb, Cumberland..... | 40 | Tabor City, Columbus | 26 |
| Roberta Mills, Cabarrus | 32 | Smithfield, Johnston | 26 | Tarboro, Edgecombe | 33 |
| Rockingham, Richmond | 24 | Smyre, Gaston | 25 | Taylorsville, Alexander | 24 |
| Rockwell, Rowan | 24 | Snow Hill, Greene | 33 | Terra Cotta, Guilford..... | 32 |
| Rocky Mount, Edgecombe & Nash | 31 | Southern Pines, Moore..... | 24 | Thomasville, Davidson | 32 |
| Rocky Ridge, Cabarrus..... | 32 | South Fayetteville, Cumberland | 40 | Thrift, Mecklenburg..... | 52 |
| Rocky River, Cabarrus..... | 32 | South Gastonia, Gaston..... | 25 | Tiretown, Forsyth..... | 18 |
| Robesville, Wake | 31 | Southmont, Davidson | 24 | Toast, Surry | 24 |
| Roseboro, Sampson | 33 | Southport, Brunswick | 26 | Tokay, Cumberland | 40 |
| Roslin, Cumberland | 40 | South Raleigh, Wake..... | 16 | Trenton, Jones..... | 33 |
| Rougmont, Durham..... | 32 | South River, Rowan | 32 | Trinity, Randolph | 32 |
| Rowland, Robeson..... | 26 | South Rosemary, Halifax..... | 33 | Troy, Montgomery | 24 |
| Roxboro, Person..... | 24 | Sparta, Alleghany | 24 | Tryon, Polk | 24 |
| Rural Hall, Forsyth | 32 | Spencer, Rowan..... | 32 | | |
| Rutherfordton, Rutherford | 24 | Spencer Mountain, Gaston..... | 25 | V | |
| | | Spindale, Rutherford | 24 | Valdese, Burke | 24 |
| S | | Spray, Rockingham..... | 24 | Valmead, Caldwell..... | 24 |
| Saint Pauls, Robeson | 26 | Spring Hope, Nash..... | 33 | Victory, Cumberland | 40 |
| Salisbury, Rowan | 32 | Spring Lake, Cumberland..... | 40 | Victory, Gaston..... | 25 |
| Sanford, Lee | 26 | Spruce Pine, Mitchell..... | 24 | | |
| Saratoga, Wilson..... | 33 | Stanley, Gaston..... | 25 | W | |
| Saxapahaw, Alamance | 24 | Stantonsburg, Wilson | 33 | Wade, Cumberland..... | 40 |
| Scotland Neck, Halifax..... | 33 | Statesville, Iredell | 24 | Wadesboro, Anson | 24 |
| Selma, Johnston | 26 | Staton, Pitt..... | 31 | Wake Forest, Wake | 31 |
| Selwyn Park, Mecklenburg | 52 | Stedman, Cumberland | 26 | Walkertown, Forsyth | 18 |
| Seymour Johnson A.F.B., Wayne..... | 47 | Stokesdale, Guilford | 32 | Wallace, Duplin..... | 33 |
| Shalotte, Brunswick..... | 26 | Stony Point, Alexander..... | 24 | Walnut Cove, Stokes | 24 |
| Sharpsburg, Edgecombe, Nash & Wilson | 31 | Summerfield, Guilford..... | 32 | Warrenton, Warren | 33 |
| Shaws, Cumberland..... | 40 | Sunnyside, Gaston | 25 | Warsaw, Duplin | 33 |
| Shelby, Cleveland | 24 | Swannanoa, Buncombe | 32 | Washington, Beaufort | 33 |
| Shiloh, Buncombe..... | 11 | Swanquarter, Hyde | 33 | Waynesville, Haywood | 24 |
| Siler City, Chatham | 24 | Sweepsonville, Alamance | 24 | Weaverville, Buncombe..... | 32 |
| Skyland, Buncombe..... | 11 | Sylva, Jackson | 24 | Welcome, Davidson..... | 32 |
| | | | | Weldon, Halifax | 33 |
| | | | | Wendell, Wake | 31 |
| | | | | Wentworth, Rockingham | 24 |
| | | | | Westend, Guilford..... | 15 |
| | | | | Westover, Wake | 16 |

NOTE: Refer to an atlas or map for places not listed.

**PERSONAL VEHICLE MANUAL
TERRITORY DEFINITIONS**

NORTH CAROLINA (32)

| City and County | Territory Code | City and County | Territory Code | City and County | Territory Code |
|-----------------------------------|-------------------|------------------------------|-------------------|------------------------------|-------------------|
| W | | W | | Y | |
| Whitakers, Edgecombe & Nash | 33 | Windsor, Bertie..... | 33 | Yadkin Junction, Rowan | 32 |
| Whiteville, Columbus | 26 | Winnabow, Brunswick | 26 | Yadkinville, Yadkin | 24 |
| Whitnel, Caldwell | 24 | Windsteads Chapel, Nash..... | 31 | Yanceyville, Caswell..... | 24 |
| Wilders Grove, Wake | 16 | Winston-Salem, Forsyth | 18 | Yost, Rowan | 32 |
| Wilkesboro, Wilkes..... | 24 | Winterville, Pitt | 33 | Youngs Springs, Wilson | 31 |
| Williamston, Martin..... | 33 | Woodburn, Brunswick | 17 | Z | |
| Wilmington, New Hanover | 17 | Woodfin, Buncombe..... | 11 | Zebulon, Wake | 31 |
| Wilson, Wilson | 31 | Worthville, Randolph | 24 | | |

NOTE: Refer to an atlas or map for places not listed.

NORTH CAROLINA
PRIVATE PASSENGER AUTOMOBILE INSURANCE
AVERAGE NUMBER OF CLAIMS FOR LATEST TWO ACCIDENT YEARS

OTHER-THAN-CLEAN RISK CEDED LIABILITY

| Year Ended | Bodily Injury | Property Damage | Medical Payments |
|------------|---------------|-----------------|------------------|
| 12/31/2007 | 12,922 | 31,675 | 6,372 |
| 12/31/2008 | 11,351 | 26,209 | 5,390 |
| Average | 12,137 | 28,942 | 5,881 |

Claims are developed.

NORTH CAROLINA PRIVATE PASSENGER AUTOMOBILE INSURANCE
 CALCULATION OF GENERAL AND OTHER ACQUISITION EXPENSES
 LIABILITY COVERAGES

OTHER-THAN-CLEAN RISK CEDED BUSINESS ONLY

| | (1) Earned Premiums at Other-Than-Clean Risk Rates | (2) Current Level To Actual Level Factor | (3) Expense Factor | (4) General and Other Acquisition Expenses |
|------------------------|--|---|--------------------------|---|
| Year ending 12/31/2008 | | | | |
| BI | 130,647,247 | 0.9848 | 14.2% | 18,269,920 |
| PD | 108,199,939 | 0.9502 | 14.2% | 14,599,245 |
| MP | 11,055,486 | 0.9907 | 14.2% | 1,555,279 |
| Year ending 12/31/2007 | | | | |
| BI | 148,268,385 | 1.0514 | 14.7% | 22,915,739 |
| PD | 122,058,579 | 0.9353 | 14.7% | 16,781,724 |
| MP | 12,677,151 | 1.0047 | 14.7% | 1,872,300 |
| Year ending 12/31/2006 | | | | |
| BI | 150,386,725 | 0.9570 | 15.3% | 22,019,775 |
| PD | 123,696,535 | 1.0294 | 15.3% | 19,481,982 |
| MP | 12,957,970 | 0.8990 | 15.3% | 1,782,330 |

Notes:

- (1) Other-Than-Clean Risk ceded business at present Facility rates.
- (2) Factor to adjust the earned premium at manual rates to the rate level in effect at the time the premium was written.
- (3) Sum of the general expense and other acquisition expense percentages shown on page F-155. Ratio is to manual premiums.
- (4) = (1) x (2) x (3)

NORTH CAROLINA

PRIVATE PASSENGER INSTALLMENT PAYMENT INCOME

| Year | Inst. Charges | Liability Written Premium | Phy. Dam. Written Premium | Total Premium | Inst. Charges as a % of Prem. |
|-----------------|------------------|---------------------------------|---------------------------------|------------------|----------------------------------|
| 1999 | 32,058 | 1,873,493 | 1,427,542 | 3,301,035 | 1.0% |
| 2000 | 32,936 | 1,758,477 | 1,484,735 | 3,243,212 | 1.0% |
| 2001 | 38,858 | 1,893,769 | 1,571,089 | 3,464,858 | 1.1% |
| 2002 | 36,805 | 1,985,194 | 1,743,154 | 3,728,348 | 1.0% |
| 2003 | 44,105 | 2,154,552 | 1,761,240 | 3,915,792 | 1.1% |
| 2004 | 42,329 | 2,141,604 | 1,715,924 | 3,857,528 | 1.1% |
| 2005 | 48,100 | 2,271,283 | 1,880,120 | 4,151,403 | 1.2% |
| 2006 | 50,874 | 2,371,902 | 1,839,600 | 4,211,502 | 1.2% |
| 2007 | 49,844 | 2,521,056 | 1,767,596 | 4,288,652 | 1.2% |
| 2008 | 55,612 | 2,533,141 | 1,832,183 | 4,365,324 | 1.3% |
| Latest 5 years: | 246,759 | 11,838,986 | 9,035,423 | 20,874,409 | 1.2% |

(in thousands)

PRE-FILED TESTIMONY
OF
RAYMOND F. EVANS, JR., CPCU

NONFLEET PRIVATE PASSENGER MOTOR VEHICLE RATE FILING
BY THE NORTH CAROLINA REINSURANCE FACILITY

June 2010

- Q. Would you state your full name and address?
- A. Raymond F. Evans, Jr., CPCU. My business address is 5401 Six Forks Road, Raleigh, North Carolina 27609.
- Q. Are you employed by the North Carolina Reinsurance Facility ("Facility")?
- A. Yes.
- Q. In what capacity?
- A. I am the General Manager.
- Q. How long have you been employed by the Facility?
- A. Since September, 2000.
- Q. What is the Facility's function with respect to rates for private passenger automobile insurance?
- A. The Facility promulgates rules and rates for private passenger nonfleet automobile liability insurance written in North Carolina that is ceded to the Facility.
- Q. Would you summarize your educational background?
- A. I graduated from Ohio State University with a Bachelor of Science Degree in Accounting. I am also a Chartered Property and Casualty Underwriter.
- Q. What was your work experience after graduation and prior to beginning work for the Facility?
- A. From March 1966 to August 2000, I worked in various capacities with the State Automobile Insurance Companies.
- Q. Can you identify Exhibits RF-1 through RF-8?

- A. Yes. This is the 2010 filing (the "Filing") submitted by the Facility to the Honorable Wayne Goodwin, Commissioner of Insurance, with respect to revised nonfleet private passenger motor vehicle insurance rates in North Carolina for other-than-clean ceded business. By that I mean that the rates promulgated in this filing are for use with risks ceded to the Facility who are not clean risks, as clean risks are defined in N.C.G.S. 58-37-35(1).
- Q. Do you know how the expense data underlying the Filing was compiled?
- A. Yes. The underwriting expense provisions included in the Filing were derived on the basis of a special call for expense experience that is issued on an annual basis by the North Carolina Rate Bureau ("Bureau") to all member companies of the Bureau and the Facility. The responses received from that special call were compiled, checked by the Bureau and the Facility and furnished to Insurance Services Office ("ISO") for incorporation into the Filing. The expense data were checked, reconciled and edited by the Bureau and the Facility before they were sent to ISO for use in the Filing.
- Q. Can you identify the document (Exhibit RF-2) entitled the North Carolina Personal Auto Manual?
- A. Yes. The North Carolina Personal Auto Manual is a manual of the rules, rates and classifications used to write nonfleet private passenger automobile insurance in North Carolina. It covers both ceded and voluntary business. This manual and any approved amendments are on file with the North Carolina Department of Insurance and a copy is maintained at the offices of the Facility.
- Q. Has the Facility furnished to ISO, for use in this Filing, information appearing in the annual statements and the Insurance Expense Exhibits of its member companies?
- A. Yes.
- Q. How was that information obtained by the Facility?
- A. Information from the Annual Statements and the Insurance Expense Exhibits was obtained by Bureau Staff from Annual Statements and Insurance Expense Exhibits provided by the companies to the Bureau. The Annual Statements and the Insurance Expense Exhibits are part of the official records maintained at the Department of Insurance.

- Q. Was the special call, annual statement and insurance expense exhibit information which was furnished to ISO in connection with the Filing correct and accurate to the best of your knowledge, information and belief?
- A. Yes.
- Q. Does the Facility have actuaries on its staff?
- A. Yes, we have an actuary on staff.
- Q. To the extent that additional actuarial expertise was necessary in the preparation of this Filing, where did the Facility obtain that expertise?
- A. Actuarial expertise was obtained from ISO and from the members of the Bureau's Automobile Committee. The Automobile Committee reviews the data underlying the Filing and makes recommendations to the Board of Governors of the Facility as to the items contained in the Filing, and many of the company representatives on the Automobile Committee are actuaries. ISO is retained by the Facility to provide actuarial services to the Facility for, among numerous other things, preparation of this Filing.
- Q. What is the proposed effective date of the rates in the Filing?
- A. The proposed rule of application provides that the new rates will apply to all policies becoming effective on or after October 1, 2010.
- Q. Does the Filing include, to the extent available, the information to be furnished in connection with filings under Article 37 of Chapter 58 of the General Statutes?
- A. Yes. Those data that were available have been submitted to the Commissioner as part of the Filing. As shown and explained in that submission, some data were not collected or, if collected, were not retrievable from the statistical data in the form requested. The individual circumstances with respect to such data are explained in the submission.
- Q. Does that conclude your prefiled testimony?
- A. Yes.

**PREFILED TESTIMONY
OF
PATRICK B. WOODS**

**2010 PRIVATE PASSENGER NONFLEET
AUTOMOBILE INSURANCE RATE FILING
BY THE NORTH CAROLINA REINSURANCE FACILITY**

Q. Please state your name and business address.

A. My name is Patrick B. Woods. My business address is Insurance Services Office, 545 Washington Boulevard, Jersey City, New Jersey.

Q. By whom are you employed?

A. I am employed by Insurance Services Office ("ISO") and have been employed by ISO since May 10, 1976.

Q. What are your responsibilities at ISO?

A. I am generally responsible for managing and overseeing the operations of the Personal Automobile Actuarial Division at ISO. The Personal Automobile Actuarial Division is responsible for ISO's total ratemaking operation as it pertains to private passenger automobile insurance. We are generally responsible for doing everything that pertains to ratemaking for the personal automobile coverages including reviewing experience, making filings, analysis of classification plans, etc. ISO is involved in ratemaking for the personal automobile coverages in general in 49 of the 50 states plus the District of Columbia and Puerto Rico, as well as ISO's ongoing work for the Government of Israel for the Compulsory Auto Coverages.

Q. What is your employment background?

A. I have been employed by ISO for over thirty four years in various actuarial positions in the Personal Lines area. I was hired as an Actuarial Assistant in the Personal Property Actuarial Division in 1976. I was promoted to Assistant Actuarial Supervisor in Personal Property. I was later transferred to Private Passenger Actuarial and promoted to Actuarial Supervisor. At my next promotion I was named as Assistant Actuary in ISO's Data Quality Division. While in this area, I worked exclusively on New York's Special Examination of ISO and NAI in their role as statistical agents for personal automobile insurance. Upon completion of this assignment, I joined the Personal Lines Actuarial Division. In January of 1987, I was named Actuary and Manager of the Personal Lines Actuarial Division. In 2003, because of the growth of our international commitment, ISO split the Personal Lines Actuarial Division into two Divisions—Personal Automobile Actuarial and Personal Property Actuarial. I am presently Assistant Vice President and Actuary in charge of the Personal Automobile Actuarial Division.

Q. What is your background in actuarial science and your educational background?

A. I have a Bachelor of Science degree and a Master of Arts degree in mathematics from St. John's University. I am a Fellow of the Casualty Actuarial Society ("CAS") and a member of the American Academy of Actuaries. I am currently chair of the Committee on Volunteer Resources and a member of the CAS Prizes and Awards Administration Committee. I have served on the CAS Program Planning Committee, on the Professional Education Committee, on the Committee on Principles, on the CAS Examination Committee, on the CAS Risk Classification Committee and on the CAS Editorial Committee. I have also served as a member of the American Academy of Actuaries Committee on Property and Liability Issues. I am currently a chair of the ASB Ratemaking Task Force and formerly served as chair of the Casualty Committee of the Actuarial Standards Board and as the chair of the Ratemaking Subcommittee of the Casualty Committee of the Actuarial Standards Board.

Q. Are you familiar with automobile ratemaking in other states?

A. As part of my duties at ISO, I know the data collection and ratemaking procedures in use in states other than North Carolina. I have worked on rate filings for virtually every state in which ISO has jurisdiction. I am responsible at the present time for either preparing or supervising the preparation of filings for all of the states and the District of Columbia and Puerto Rico.

Q. What work have you performed with respect to the Reinsurance Facility's 2010 automobile rate filing in North Carolina for other than clean ceded private passenger risks. (the "Filing")

A. Through ISO I have been involved in the preparation of the 2010 private passenger automobile rate filing for the other-than-clean risks ceded to the Reinsurance Facility in two respects. First, ISO is one of three statistical organizations that collect rate-related statistical data from the companies writing automobile insurance in North Carolina. The Independent Statistical Service ("ISS") and the National Independent Statistical Service ("NISS") are the other statistical organizations that collect such data. The three statistical organizations subject the data that are reported to them to a series of verification edits and then consolidate the data. The data which ISS and NISS collect are sent to ISO and consolidated with the ISO-collected data in the proper format so that they can be reviewed to determine whether rates are adequate or inadequate. ISO then produces the hard-copy exhibits of the combined data in a format and detail necessary for ratemaking.

Second, ISO provides consulting actuarial services directly to the Reinsurance Facility. I have been directly involved in this aspect of the Reinsurance Facility's private passenger automobile insurance rate filings for a number of years. As in the past, my staff and I compiled the ratemaking data to be reviewed by the Automobile Committee in preparation of the filing.

Under my direction, my staff put together the vast majority of the data and information contained in Exhibit RF-1.

Finally, I have reviewed the filed rates to determine if they are calculated in accordance with the Casualty Actuarial Society's (CAS) Statement of Principles Regarding Property and Casualty Insurance Ratemaking. In accordance with Actuarial Standard of Practice No. 17 Expert Testimony by Actuaries, I conducted my review in terms of reasonableness rather than solely in terms of whether there is precise agreement on each issue. In addition, I applied the rate standards set forth in North Carolina General Statute 58-37-35.

Q. Mr. Woods, could you describe generally the steps taken to ensure that the statistical data contained in this filing are reasonable and reliable for ratemaking purposes?

A. Yes. The data received from the companies are subject to various edits which check for the validity of the coded information and the appropriateness of the relationship of the codes to each other on each record. After the data have been edited at the transaction level, they are subjected to a set of distributional edits which check that the distribution of the data is consistent with a company's prior submissions. The data are also balanced on a company-by-company basis to page 15 of the Annual Statement. After all these checks and reviews have been made on a company basis, the aggregate data are reviewed for overall reasonableness. This includes checking to see that the changes observed in various summary totals are consistent with known activities and other compiled information, as well as previous years' statistics.

Q. Would you describe the data utilized in Exhibit RF-1?

A. The ratemaking experience reflected in Exhibit RF-1 is, in general, the data which has been supplied by the individual insurance companies to the statistical organizations and consolidated into the appropriate format and detail for ratemaking as described above. The supporting data for the rate level changes for bodily injury liability, property damage liability, and medical payments coverages are the data from the other-than-clean risks reinsured by the Facility. These data are contained in Section C. Three years of exposure, loss and expense experience are displayed for each of the coverages in Section C. The three years are the years ended December 31, 2006, December 31, 2007, and December 31, 2008. As in the past, the Automobile Committee has acted as an advisory committee to the Reinsurance Facility on this filing. After consideration of the three years of data, the Committee concluded, based on standard actuarial credibility considerations, and balancing the issue of stability versus responsiveness, that the exposure distributions and the losses and expenses attributable to these exposures for the year ended December 31, 2008 were fully credible and could be given 100% credibility weighting for calculating anticipated rate level needs. Accordingly, the mathematical calculations underlying the indicated average rate level changes and filed base rate changes are based on the exposure distribution, loss experience and expense experience for the year ended December 31, 2008. This is the same weighting procedure that has been utilized by the Reinsurance Facility in previous private passenger automobile insurance rate filings.

The loss experience used in the filing for the liability and medical payments coverages is what we call "accident year" experience. I can explain that best by giving you an example. The losses for the accident year ended December 31, 2008 consist of all losses caused by

accidents which occurred during the one year period ended December 31, 2008. If an accident occurred December 29, 2007 and resulted in either a loss being paid or a reserve being established after January 1, 2008, that loss would be a part of the accident year losses for the period ended December 31, 2007. The test for breaking losses down into accident years is the date the accident occurred.

Q. Does the filing contain an exhibit which shows the criteria for determining the credibility to be assigned to a single year's data?

A. Yes. The credibility table at the top of page D-23 of the filing shows the number of claims which are necessary for assigning full credibility to a single year's data. It also shows the number of claims that would be necessary for assigning partial credibility. These are the criteria which are currently used by ISO on a countrywide basis. These credibility standards are based on a formula described in the paper "On the Credibility of the Pure Premium" by Mayerson, Jones and Bowers. This paper was published in the Proceedings of the Casualty Actuarial Society for 1968, Volume LV. The full standard of 4,000 claims is based on the criterion that the observed (actual) pure premium should be within 5% of the expected pure premium with a probability of 95%. In simpler terms, we are using a P (probability) value of 95%, and a k (tolerance) value of plus or minus 5%.

The chart shows that if the average number of claims is 4,000 or greater, 100% credibility should be assigned to the latest year's data, with zero weight being assigned to data for the earlier years. The average number of claims is the annual average for the two latest accident years. If the average number of claims for a particular coverage over a two year period were 3,700, that would mean that you should use both years' experience in calculating rates. In that example, ninety (90%) percent weight should be given to the latest year and 10% to the earlier year.

Q. Is this criteria for determining the accident year weights applied to all coverages?

A. No, it is not applied in the determination of the excess limits indication for bodily injury and property damage liability and it is not applied in the determination of the motorcycle indications. A three year experience period is used for the excess limits liability coverages because of the potential variability in the year to year results for higher layers of coverage. For the motorcycle indications, the experience used is financial data collected by the Rate Bureau, and no claim count by year is available.

Q. Page D-23 also has a table showing the factors for territorial credibility. Please explain that.

A. Once the statewide rate change is determined, it is necessary to apply the overall change to each of the territories in the state. The territory credibility table is used to determine how much credibility is assigned to the three-year experience for a particular territory. The reason for the difference in the number of claims as between statewide credibility and territorial credibility is that for the development of rates by territory a wider confidence interval is permitted. We use a 90% confidence interval for territory purposes, but a stricter 95% confidence interval for the statewide rate level calculation.

- Q. Please explain the trend credibility table in the lower right-hand portion of page D-23.
- A. In some states the number of claims is so small that full credibility should not be assigned to the calculated trends. That is clearly not the case in North Carolina. The trend credibility table shows that 10,623 claims are necessary for full credibility for trends. The number of claims in North Carolina far exceeds that standard. Therefore it is appropriate for the bodily injury, property damage and medical payments coverages to give the trend calculations full credibility. This does not mean that the past trends will necessarily continue into the future. That is something which we have to consider and evaluate carefully. It does mean, however, that we can be confident that the trend calculations are accurate representations of what did in fact occur during the period covered by the trend calculations.

Q. As part of your testimony, have you prepared an exhibit that shows the average number of claims over the last two accident years for each of the coverages in the filing?

A. Yes. Exhibit RF-3 shows the average number of claims for the accident years ended December 31, 2007 and December 31, 2008. It shows that for each of the coverages the number of claims was well in excess of the 4,000 which is the standard for assigning full credibility to the latest year. Accordingly, for the purpose of calculating the statewide rate indication for each of the coverages, it is actuarially sound and reasonable to give 100% credibility weight to the data for the accident year ended December 31, 2008.

Q. Has the Reinsurance Facility considered seat belt usage in North Carolina in preparing this filing?

A. Yes, the Auto Committee routinely reviews information on seat belt usage in North Carolina when performing the annual rate review. In this filing, the Reinsurance Facility has not made an explicit adjustment to the otherwise indicated rate levels because the program in North Carolina directed at increasing the awareness of the law regarding the use of seat belts was put in place in late 1993, and its effects are fully reflected in the 2006, 2007 and 2008 data. In addition, the usage percentage subsequent to the experience period is similar to the usage in the experience period.

In addition, the recently enacted law requiring all occupants to be belted (warnings only effective December 1, 2006 and \$10 penalty effective July 1, 2007) was discussed by the Auto Committee. Since the trend data were through September, 2009, a significant portion of any effect of the law change is already reflected in the data. Further, given that North Carolina already had a child restraint law in effect and the new law would affect only adults over the age of 16 in the rear seat, any additional impact on exposure would be small. Therefore, no additional adjustment was necessary in the indicated rate levels.

Q. Has the Reinsurance Facility given any consideration to the impact of the graduated license program?

A. Yes, the Reinsurance Facility has again considered the impact of the graduated license program. The Committee noted that the program was effective in late 1997. This means

that all three of the years of experience considered by the Auto Committee were fully reflective of the graduated license program.

Q. Mr. Woods, please turn to page C-1 of Exhibit RF-1. Would you explain what that page is.

A. Page C-1 is what we call a statewide indicated average rate level calculation for the liability coverages for North Carolina. Although technically the medical payments coverage is not a liability coverage, for ratemaking purposes we generally treat it as such. Therefore, if I refer in my testimony to the liability coverages, it includes not only bodily injury and property damage but also the medical payments coverage unless I specify otherwise. Page C-1 is a determination of what the indicated average rate levels are for bodily injury, property damage, and medical payments coverages. The data shown are for other than clean ceded risks.

Q. The column on page C-1 for bodily injury contains a reference to "30/60". What does that mean?

A. These are the minimum bodily injury liability policy limits which are needed to comply with the financial responsibility laws in North Carolina. Here we are calculating the indicated average rate that is needed for this "basic limits" coverage. We assume that losses are "capped" at these basic limits. What this means is that the indicated average rate we get from the calculation is the actuarially sound average rate assuming everyone in North Carolina purchased basic limits coverage. There is a separate procedure which is followed to determine what the additional premium should be for those people who buy higher limits, and the results of that procedure are incorporated at the end of the calculation on page C-1 in order to get the total limits premium. This use of "basic limits" losses for the purpose of determining the statewide indicated average rate is the proper procedure to be followed. As far as I am aware, the use of basic limits data is universally accepted. To illustrate how it works, assume that a person bought a policy with 100/300 bodily injury policy limits and had an accident which caused his insurance company to make a payment to a claimant of \$75,000. The losses which are shown on line 1 would include only \$30,000 as opposed to the \$75,000 total loss.

Q. Referring to line 1 on page C-1 under the bodily injury column, what are "reported incurred losses and allocated loss adjustment expense"?

A. The reported incurred losses on line 1 are the losses resulting from accidents which occurred during the one year period ending December 31, 2008. The figure includes both losses which have already been paid and losses which are not yet paid and are represented by outstanding claim reserves. The figure also includes allocated loss adjustment expenses. Allocated loss adjustment expenses are expenses which relate to a specific claim. For example, the fees which an insurance company pays to attorneys to defend a claim would be classified as allocated loss adjustment expenses. On the other hand, adjustment-related expenses which cannot be identified to a specific claim are called unallocated loss adjustment expenses. An example of this would be the salaries and overhead associated with operating a company's in-house claims department. Allocated loss adjustment expenses are included in line 1; unallocated loss adjustment expenses are not.

Q. Have the losses and allocated loss adjustment expenses as reported by the companies been adjusted in any way to get to the number in line 1?

A. Yes. As I mentioned earlier, ratemaking is done on a 30/60 limits basis. For that reason we adjust the reported losses by eliminating those losses which exceed the amount which would have been paid had the policy limits been 30/60.

Q. Would you please explain lines 2 and 3 on page C-1?

A. Yes. Those lines reflect the incorporation of loss development into the calculation. Line 2 shows the loss development factor, and line 3 is the result of multiplying the incurred losses and allocated loss adjustment expenses in line 1 by that loss development factor. As I mentioned a moment ago, the losses on line 1 of page C-1 do not include losses which are not yet reported. By definition, since they are not yet reported, we cannot simply take a reported number and add it in. They are included by what is known as an adjustment for IBNR (incurred but not reported) losses. This is accomplished through the use of loss development factors. The losses as they are reported to us cover all accidents which occur during the one year period ended December 31, 2008. When they are reported to us they are evaluated as of March 31, 2009. As of March 31, 2009, some of the losses have already been paid and some have not, i.e., they are represented by loss reserves. The loss reserves, of course, are estimates of what will ultimately be paid on these outstanding claims. Since we want the estimates to be as accurate as possible, we look at history to see how losses have changed, or "developed," in the past from the time they were initially reported to the time they were ultimately paid. For example, if we look back and see that historically there has been a 1% increase in the amount of losses from the time they were initially reported as reserves until the time they were ultimately paid, we would logically assume that the same development pattern will hold true for losses incurred during the year ended December 31, 2008. Accordingly we would make an adjustment by increasing the losses as they are initially reported to us by 1%.

Q. What causes losses to change or develop as you have described?

A. The losses which are paid as of the date of the initial reporting, of course, do not change. As to the reserve portion of the losses, however, changes would typically result from the fact that the ultimate loss payments are more or less than estimated at the time of the initial report. Another factor would be the late reporting of claims. For example, if an accident occurred on December 28 of any given year and for some reason was not timely reported to the company, it might very well be that the losses as initially reported would not include any provision for that particular claim. By the time of the next year's evaluation, however, the claim would have worked its way into the system and the total loss would include either the paid amount or the reserved amount for that particular claim. This would cause an upward development in the losses as initially reported.

Q. Will you please refer to page D-13 of RF-1 and explain how the loss development factor for bodily injury in the filing was calculated?

A. Yes. In the top section of that page the combined voluntary and ceded losses evaluated as of 15, 27, 39, 51 and 63 months for the accident years for which data are available are shown. The first entry for the accident year ended December 31, 2005 is \$534,184,208. This is in the column which is labeled "15 Months." This is the first evaluation of the losses caused by accidents which occurred during the year which ended December 31, 2005. The evaluation was made as of March 31, 2006 -- 15 months after the beginning of the accident year. Twelve months later (March 31, 2007), the losses caused by accidents which occurred during the year ended December 31, 2005 had grown to \$576,962,347. This is the evaluation as of 27 months after the beginning of the accident year. This increase from roughly \$534 million to \$577 million represents a growth in losses, or a positive development, of 8.0% (1.080) as shown in the column on the lower portion of the page labeled "15 to 27 Mos." As shown on page D-13, we have looked at the average development from 15 months to 27 months over the period from accident year 2005 to 2007 and over the latest five years. The average development for the three years was 1.082 or 8.2%, and the average development for the latest five years was 1.079 or 7.9%. The Automobile Committee decided to use the factors based on the three year averages for Bodily Injury, Property Liability, and Medical Payments. I believe that these factors provide the best balance of stability and responsiveness.

Q. Does page D-13 also show development figures for periods later than 27 months?

A. Yes. Studies have shown that for the bodily injury liability coverage virtually all losses have been paid by the time of the evaluation at 63 months after the beginning of an accident year. For that reason we also calculate loss development factors for the periods from 27 months to 39 months, 39 months to 51 months and 51 months to 63 months. For example, by the time of the 39 month evaluation the losses for the accident year ended December 31, 2005 had grown to \$592,877,647. This represents a change of 2.8% in the losses for the same accident year evaluated as of 27 months. The average development over the period 27 months to 39 months for the three most recent years for which the data are available was 1.029 or 2.9%.

Q. Are the data which were used to determine loss development for later periods also shown on page D-13?

A. Yes. The figures showing how losses developed from the 39-month evaluation to the 51-month evaluation and then the 63-month evaluation are also shown on that page. The development factors were calculated in the same manner I just described for the "15 to 27" and "27 to 39" development factors. As you can see on the page, we have had to use earlier accident years to get the later evaluations. This is because we do not yet know what the ultimate developments will be on the later accident years.

Q. Will you explain how the loss development factor used to determine the ultimate payment value of the accident year ended December 31, 2008 losses was determined?

- A. Yes. The development factors for each of the applicable periods, as shown on page D-13, are:

| <u>Development Period</u> | <u>Factor</u> |
|---------------------------|---------------|
| 51 to 63 | 1.002 |
| 39 to 51 | 1.011 |
| 27 to 39 | 1.029 |
| 15 to 27 | 1.082 |

If you multiply all of these factors, rounding at each step, you will get the average development from the initial evaluation at 15 months to the ultimate payment value at 63 months. The result of that multiplication is 1.127 or 12.7% total development. Since losses have historically increased or developed by 12.7% from the time they are initially reported to the time they are paid, the assumption is that the losses for the accident year ended December 31, 2008 will do likewise. Accordingly, the developed losses shown in the filing for the accident year ended December 31, 2008 include a 12.7% upward adjustment for loss development.

- Q. Is this the same loss development procedure that has been employed in previous automobile insurance rate filings in North Carolina?

- A. Yes, with one exception. For Medical Payments, three year average factors are utilized in this filing. In the last filing, five year averages were used for this coverage.

- Q. Please refer to line 5 of page C-1. With reference to the column headed "Bodily Injury," please tell us what the figure \$11,087,339 represents.

- A. These are the unallocated loss adjustment expenses associated with accidents that occurred in the accident year ended December 31, 2008. As I explained earlier, unallocated loss adjustment expenses are those loss adjustment expenses that cannot be attributed on an accident-by-accident basis. That number is the result of multiplying the developed losses and ALAE in line 3 by the factor of 0.132 in line 4.

- Q. Have you reviewed the compilation of the expense data?

- A. Yes, I have. When ISO gets the expense information, we routinely review it relative to earlier years for consistency.

- Q. Please refer to page C-1, line 6 entitled "General and Other Acquisition Expenses." With reference to the figure \$18,269,920 shown under the column headed "Bodily Injury," what does that figure represent?

- A. These are the general and other acquisition expenses associated with the calendar year ended December 31, 2008. These are the so-called fixed expenses for that year. They are fixed in that they do not vary as a direct function of the premium dollar. For example,

employee salaries (other than claims employees) would be classified as either general expenses or other acquisition expenses. Those salaries are fixed in the sense that they do not vary directly as a function of premium. Such things as commissions and premium taxes, on the other hand, are examples of expenses which do rise or fall directly with premium. Line 6 of page C-1 represents the expenses (other than claims-related expenses) which are fixed in this sense.

The amounts shown on line 6 for each of the coverages are also derived from the most recent special call responses received by the Rate Bureau. The figures reported in response to the special call are total general expenses and total other acquisition expenses. It would not be appropriate to include the total figures actually reported since some of those expenses should be the "increased limits" portion of the total rates. Since what is calculated on page C-1 is the required premium needed for basic limits, we want to use only those fixed expenses which are attributable to the basic limits premium. As shown on page C-2 at footnote (c), the total limits fixed expenses were 6.3% for general expenses and 7.9% for other acquisition expenses, for a total of 14.2% of combined voluntary and ceded total limits manual earned premium for the period covered by the special call. By multiplying that percentage times the basic limits premium on a collected level for "non-clean risk" ceded business for policies associated with the year ended December 31, 2008, you get the total fixed expenses that are attributable to the basic limits coverage. This is shown on Exhibit RF-4.

- Q. What is the assumed effective date which was used in the preparation of the present filing?
- A. The filing was put together on the assumption that the revised rates will become effective October 1, 2010 for new and renewal business.
- Q. Would you please explain line 7?
- A. The figure 364,523 in line 7 displays the earned exposures of other than clean risks ceded to the Facility for the Bodily Injury coverage for the year 2008. An earned exposure represents one car insured for one year. Thus, the 364,523 represents the number of cars that were provided with coverage during the year 2008. The earned exposures will serve as the denominator in the calculation of the projected values that will be used in calculating the required per risk premium.
- Q. Would you please explain lines 8 through 10?
- A. These lines are shown for general information purposes. The incurred claims in line 8 are multiplied by the claim development factor in line 9 to produce the number of developed claims in line 10.
- Q. Referring to page C-1, please explain what is meant by line 11 -- Average Annual Change in Losses and ALAE.
- A. What the Reinsurance Facility is doing in the filing is making rates to cover policies issued for new business and for renewals of existing business for other than clean ceded risks

during the period October 1, 2010 through September 30, 2011. In order to do that, it is necessary to project the amount of losses which will be covered under policies issued during these periods. Since we know that losses change because of such things as changes in accident frequency and changes in injury and damage costs, it would not be appropriate to assume that the losses covered under 2010 and 2011 policies will be the same as the losses which are shown on line 3 for the accident year ended December 31, 2008. The purpose of line 11 is to trend the losses which are shown on line 3 to the anticipated level for 2010 and 2011 policies. Line 11 shows what is generally referred to as the trend factor. It is the anticipated annualized rate of change in losses. For the bodily injury liability coverage, the annual factor is 1.014 or 1.4% per year. These are referred to as "pure premium" trends. In order to apply that annual trend to policies to be written under the new rates, the trend is applied over a period of 3.04 years, as shown in line 13 on page C-1. Mathematically this is done by raising the factor of 1.014 to the 3.04 power. This gives you the total amount of the trend projection.

Q. How were these trends determined?

A. They were selected by the Automobile Committee based on its review and discussion of a variety of information. Much of the information they reviewed was provided by ISO. The primary data for this analysis are what we refer to as "internal" trend data. These are the cost and frequency data for all companies writing private passenger non-fleet automobile insurance in North Carolina, for which trend lines were determined for several different time intervals both on a linear and on an exponential basis in order to determine what the actual changes for both cost and frequency have been in the recent past. This information is included in the filing at pages F-123 through F-131.

Fast Track data were also provided. This is data from the so-called Fast Track Data System, a program administered under the auspices of the National Association of Insurance Commissioners ("NAIC"). This program was developed in the 1970's in response to a concern that the internal trend data were not produced currently enough to indicate the most up-to-date trends in accident frequency or severity. Fast Track data are collected, as the name implies, on a more expedited basis from among a number of the larger automobile insurance writers. There are a number of problems with Fast Track data. For instance, they do not include the trend data of all insurers and are not subjected to the verification procedures which are applied to the internal trend data. Further, the Fast Track data, which are also compiled on a calendar year basis, are somewhat biased due to the relative growth of participating companies and the share of the market in claims and exposures they represent. Nonetheless, they can be useful on some coverages as a tool to assist in making judgments about likely trends where they are more current than other available data. It should be noted that the Fast Track data used in this filing are the same Fast Track data supplied directly to the Commissioners by ISO, NISS and ISS. The Fast Track data and trend calculations are included in the filing at pages F-115 through F-122.

Q. Are the Fast Track data included in the filing more current data than the internal trend data of the aggregate industry considered by the Automobile Committee?

A. No. The Fast Track data and the internal trend data were both through 3rd quarter 2009.

- Q. Was there any other trend information provided to the Automobile Committee?
- A. In addition to the internal trend and the Fast Track trends, various external information was provided. This information included various government indices (such as the Consumer Price Indices for medical care, physician services and auto body work), statistics with respect to gasoline prices, and miles driven.
- Q. Is there any one mathematical procedure which can be used to determine the average annual change in pure premium?
- A. No, there is not. The determination of an average annual change based on trend curves will give an accurate calculation as to what the past trend has been. However, the trend numbers calculated in that fashion should be used as a prospective trend factor only to the extent that one anticipates that the past trends will continue into the future.
- Q. Have you reviewed the trends used in the filing?
- A. Yes. The Reinsurance Facility adopted for use in the filing the selections made by the Automobile Committee. Those are set out below:

| COVERAGE | COST | FREQUENCY | PURE PREMIUM |
|---------------------|------|-----------|--------------|
| Bodily Injury (B/L) | 4.5% | -3.0% | 1.4% |
| Bodily Injury (T/L) | 4.5% | - | - |
| Property Damage | 1.5% | -2.0% | -0.5% |
| Medical Payments | 1.0% | -1.0% | 0.0% |

- Q. Do you have an opinion with respect to the reasonableness of these trends?
- A. Yes, based on my own review of the data, I do. I believe that the Automobile Committee and the Reinsurance Facility have been reasonable in their trend selections. By that I mean that they selected trends that were within my range of reasonableness.

For the Bodily Injury coverage, the Rate Bureau has selected a basic limits cost trend of 4.5% based on selecting a value that is in line with the longer term fitted annual rates of change. The 15 point and 12 point fitted annual rates of change are 4.8% and 4.5%. The selection of a value at the low end of the range of the long term changes is reasonable and is consistent with giving consideration to both the longer term trend and recognition of the continued impact of the significant rate of inflation in the CPI for Medical Care and for Hospital and Other Related Services (as seen on page F-150). The total limits cost trend factor selected was also 4.5%. The 15 point and 12 point fitted annual rate of change are 5.1% and 4.3%, similar to the basic limits fitted changes.

For Bodily Injury claim frequency, the Rate Bureau selected -3.0%. The Bureau examined the fitted paid claim frequency data and noted that annual rate of change for claim frequency was within a relatively narrow range for the 24 point, 15 point, 12 point and 9 point fits. The shortest term (6 point) fit reflects recent flattening of the claim frequencies. The -3.0% selection reflects the trends observed over the long and mid-term fits, while considering the recent stability.

For the Property Damage coverage, the Rate Bureau selected a cost trend of 1.5% and a frequency trend of -2.0%. The 1.5% selection for cost falls within the range of the shorter and longer term fits. The selection of the -2.0% frequency change is based more on the longer term fits in Property Damage frequency, while considering the recent stability as reflected in the 6 point fit of -0.3%..

For the Medical Payments coverage, the Rate Bureau selected a cost trend of +1.0%. The 1.0% selection for cost falls within the range of the shorter and longer term fits.

For Medical Payments frequency, the Rate Bureau selected a frequency trend of -1.0%. The annual rates of change for all fits form a narrow range around this selected value.

Q. In making your evaluation of the Reinsurance Facility's trend selections, have you relied on any other data?

A. Yes, I have. I relied on the various CPI cost information, information on gasoline prices and miles driven data. In looking at the trend data, my judgment and interpretation of the trend data were influenced by my awareness and analyses of these external data.

Q. Please refer to line 12 of page C-1 of Exhibit RF-1 and explain the purpose of that line.

A. The average annual change in expense cost of 2.0% represents the expected change in general expenses, other acquisition expenses and unallocated loss adjustment expenses. These expenses are treated as fixed expenses and do not vary in direct relationship to the actual premium dollars. These expenses represent salaries, overhead, rents and expenses that should vary according to general economic trends and not as a direct function of how premium increases or decreases. For example, commissions are calculated as a percent of premium. If the premium rate goes up, the dollars of commission go up. On the other hand, the salary paid to an employee in the Home Office, which is a part of general expenses and other acquisition expenses, is not tied to premium. Just because premium may go up 10% does not mean that the employee's salary will go up 10%. The salary will be influenced by general economic trends and not what the premium level is doing. That is why general expenses and other acquisition expenses are treated differently from those expenses that vary as a function of premium in this filing.

Q. Would you explain how the 2.0% factor in line 12 was determined?

A. The average annual change in expenses is based on analysis of the latest average annual change in the All Items CPI, the All-Items-Less Energy CPI and the Compensation Cost Index. The data are shown on pages D-9 through D-12 of the filing. The Auto Committee

examined the fits of the data in two different combinations: the All Items CPI and the Compensation Cost Index combined fitted rates of change over various time periods for the last 4 years; and the All Items-Less Energy CPI and the Compensation Cost Index for the same time periods. The Committee recently added the second analysis because the volatility in energy prices has made the All Items CPI more volatile and therefore less valuable as a predictor of future costs. Based on an analysis of these two sets of data, a selected factor of 2.0% is reasonable as the mid-term and long term fits showed an annual rate of change around this value.

Q. How do you apply the average annual change in expenses set forth in line 12?

A. The procedures on how the average annual change in expenses is applied are described in footnotes (f) and (g) on page C-2. The expenses set forth on lines 5 and 6 are multiplied by the prospective trend factor to adjust the expenses for the projected future changes in expenses. The general and other acquisition expenses are trended to six months past the effective date and the unallocated loss adjustment expense is trended to the average date of loss for policies which will be written at the proposed rates.

Q. Will you explain line 16 on page C-1 entitled "Projected Losses and ALAE"?

A. The projected losses and allocated loss adjustment expenses of \$87,606,779 are the losses and allocated loss adjustment expenses set forth on line 3 multiplied by the total trend projection. This gives you the losses that we expect will be incurred under the revised rates.

Q. Line 13 on page C-1 and footnote (e) on page C-2 indicate that losses are trended for a period of 3.04 years. Will you explain how the 3.04 years of projection was calculated?

A. The incurred losses set forth on line 3 are the developed losses for the accident year ended December 31, 2008. These losses actually occurred during that time frame. The average date of loss of those accidents is the mid-point of that accident period or July 1, 2008. In order to adjust these losses to the future level expected to prevail under the proposed rates, you have to adjust them by the trend factor. The proposed effective date for purposes of the calculations in the filing is October 1, 2010. This means that policies will be written, assuming annual revisions, anywhere on average from October 1, 2010 through September 30, 2011. A policy written on the last day of that interval, September 30, 2011, assuming it is an annual policy, will expire on September 30, 2012. The period for which accidents will occur under these policies will be anywhere from October 1, 2010 through September 30, 2012. If you were to assume that all of the policies were annual policies, the average date of accident underlying the proposed rates would be the mid-point of that two-year period or October 1, 2011. If we were only talking about annual policies we would trend from the average date of accident underlying our base experience period, July 1, 2008, to October 1, 2011 - a period of 3.25 years. This would be the amount of the trend you would have to use in order to take your base losses and adjust them to the appropriate future level.

If you were to assume that all of the policies were six month policies, then a policy written on September 30, 2011 would expire on March 31, 2012. The period for which accidents

will occur on these policies will be from October 1, 2010 through March 31, 2012. Thus the average date of accident underlying the proposed rates for 6 month policies would be the midpoint of that 18 month period, July 1, 2011.

In North Carolina, not all policies are annual policies. Most automobile policies in North Carolina are six-month policies (86% - see page D-4). Based on the "mix" of policy terms being written in North Carolina, the average date of loss will be July 13, 2011. Therefore, in order to adjust the base losses from July 1, 2008 level to July 13, 2011 level, it is necessary to apply the annual trend factors for a total period of 3.04 years.

Q. Will you explain the projected ULAE in line 17 on page C-1 of the filing?

A. These are the unallocated loss adjustment expenses in line 5 projected by the average annual change in expenses in line 12 to the average date of expense for policies issued under the proposed rates. These loss adjustment expenses have to be adjusted for the same 3.04 year period since loss adjustment expenses occur at approximately the same time that losses occur.

Q. Will you explain line 18 entitled "Projected Losses and LAE per exposure"?

A. What line 18 shows is the anticipated average cost per insured vehicle for losses and all loss adjustment expenses. The value is calculated by adding the projected losses and ALAE in line 16 and the projected ULAE in line 17 and then dividing the total by the earned exposures in line 7.

Q. Will you explain line 19 entitled "Projected G & OA Expenses"?

A. As shown in footnote (g) on page C-2, projected general and other acquisition expenses are the general and other acquisition expenses in line 6 projected by the average annual change in expense in line 12. The projected period of 2.75 years is utilized because general and other acquisition expenses are generally incurred at the time a policy is written as opposed to the date that a loss occurs. Therefore, the average date of expense is different from the average date of expense utilized for loss adjustment expenses. The trend period is from the midpoint of the year to April 1, 2011, the average date of expense for policies to be issued under the revised rates.

Q. What does line 20 entitled "Projected Fixed Expenses per exposure" show?

A. Line 20 entitled "Projected Fixed Expenses per exposure" takes the Projected G & OA Expenses shown on line 19 and divides them by the earned exposures in line 7. This figure represents the amount of expenses that will be incurred for general and other acquisition expenses on a per exposure basis.

Q. What does line 21 entitled "Projected Loss, LAE and G & OA Expenses per Exposure" show?

A. Line 21 is, as indicated, just a combination of lines 18 and 20; it is the sum of projected losses and ALAE, projected ULAE and projected general and other acquisition expenses all stated as an average amount per earned exposure. These are the projected costs that can be expected to be incurred during the experience period and are the major components for which the average rate will need to provide.

Q. What does line 22 entitled "Percentage Dividends" show?

A. Line 22 shows the Reinsurance Facility's selected provision of 0% for anticipated dividends to policyholders. This amount is selected in recognition of the fact that we are not aware of any policyholder dividends having been paid on Reinsurance Facility business in the past and that none are anticipated to be paid in the upcoming period.

Q. What does line 23 on page C-1 entitled "Permissible Loss, LAE and G & OA Expense Ratio" show?

A. This line takes into account the other expense items, such as commissions and brokerage and taxes, and provides for any contingency provision. It would also typically include underwriting profit, but no underwriting profit provision is included in this filing because, by statute, the Reinsurance Facility is to operate on a no profit, no loss basis. If you look at page D-19 of the filing, you can see that, for the liability coverages, the commissions and brokerage are 10.0% of the premium dollar, and taxes, licenses and fees are 2.2% of the premium dollar, and there is a 0% margin for contingencies. These items add up to 12.2%. These items are what are known as variable expenses. They vary in direct proportion with the premium dollar. You know that out of every dollar of premium you write, 12.2 cents will have to go to pay for these expenses and you are left with only 87.8 cents to pay for losses, loss adjustment expenses and general and other acquisition expenses. The permissible loss and fixed expense ratio shows the percentage of the premium dollar you will have available to pay for trended losses, trended loss adjustment expenses and trended general and other acquisition expenses.

Q. What is the source of the percentages on page D-19 with respect to commissions and brokerage and taxes, licenses, and fees?

A. They were calculated from the 2009 North Carolina expense call for 2008 data undertaken by the North Carolina Rate Bureau. The provision for commission and brokerage reflects the minimum commission required on private passenger non-fleet business ceded to the Facility.

Q. Would you explain line 26 entitled "Premium Required per Exposure"?

A. This is the required amount of premium that the Reinsurance Facility needs to collect, on average, from each insured in order that in the aggregate sufficient premium will be collected to pay the expected losses and expenses. This amount is calculated by taking the Projected Losses, LAE and Expenses per Exposure and loading them for the variable expenses such as commissions and taxes. However, if that premium amount were collected, the Facility could theoretically make a profit because of the investment income

which it will earn on the unearned premium and loss and loss expense reserves. The Filing also takes into account installment payments income paid by insureds. The purpose of line 26 is to determine the rates such that premium, including installment income, plus the investment income will equal the expected losses and expenses. The way this is done mathematically is to add both the expected investment income (line 24) and the expected installment income (line 25) as a percentage of premium to the permissible loss, LAE and G & OA expense ratio shown on line 23. The investment income figure used in the filing is 3.3% of premium, as shown on page F-172 of the filing (the 3.29% is rounded to 3.3%). That 3.3% is added to the permissible loss, LAE and G & OA expense ratio shown on line 23. In addition, the installment income figure of 1.2% of premium is added to the permissible loss, LAE and G & OA expense ratio shown on line 23. The installment income provision of 1.2% is developed on Exhibit RF-5. By dividing the projected loss and expense ratio on line 21 by the total of the permissible loss, LAE and G & OA expense ratio on line 23 plus 3.3% and 1.2%, we get the premiums which, when added to investment income and installment income, will equal the expected losses and expenses. This is the amount that the Facility in the aggregate needs to actually collect in order to pay for the expected losses and expenses on ceded business.

Q. What is the Distributional Adjustment Factor as shown on line 27?

A. The distributional adjustment factor as shown on line 27 is the average class factor reflecting the mix of the various use classes, inexperienced operator classes, multi car/single car risks and the average SDIP factor. It provides a measurement of how far from the base class on average the average risk is. For example, the 1.433 distributional adjustment factor for bodily injury liability indicates that, because of the application of these various rating factors, the average non-clean, ceded risk will pay 143.3% of the otherwise applicable base rate.

Q. Could you please explain line 28 entitled "Required 30/60/25 Base Class Premium"?

A. The figure shown on line 28 is the needed average base class premium statewide. It is determined by dividing the average premium in line 26 by the distributional adjustment factor in line 27. This is the average statewide premium required for a single car, pleasure use, no SDIP and no inexperienced operators risk. This premium will be used in the development of the territory base rates where it will be distributed based on the difference from the statewide average of each territory's three year pure premium.

Q. Are the calculations of the indicated average rate level changes for the property damage and medical payments coverages performed in the same manner as for the bodily injury coverage you just described?

A. Yes, while the inputs are obviously different for the different coverages, the calculations are performed in the same general manner.

As noted on page C-1, the medical payments indications are performed on a total limits basis. Therefore, there are no adjustments anywhere in the calculation to a basic limits basis. However, the distributional adjustment factor for Medical Payments will be that

much larger, since as part of the calculation to put the premium at a base class level, the premium must be presented at basic limits, and therefore the medical payments total limits premium is divided by the average increased limits factor in addition to the average class factor.

Q. What are the final indicated average rate level changes for bodily injury, property damage and total limits medical payments coverages resulting from the calculations on page C-1?

A. The indicated average rate level changes resulting from the calculations on page C-1 are posted on page A-1. These changes are determined by taking the ratio of the statewide average required base class premium to the current statewide average base class premium. The required base class premiums by territory are determined by distributing the required base class premium, as shown on the statewide rate review (page C-1), using the relative changes by territory found in Column (7) on pages C-7 and C-8 and the appropriate expense flattening adjustment. The statewide average base class premiums are determined by taking the weighted average by territory using the earned car years for the year ended 12/31/08.

As shown on page A-1, the result of these calculations is that the indicated average rates will generate rate level changes of -1.3% for bodily injury, -11.7% for property damage and -8.4% for medical payments.

Q. How are motorcycle insurance rates determined in this Filing for the liability coverages (bodily injury and property damage)?

A. The indicated rate changes are calculated separately using motorcycle experience in North Carolina from the Rate Bureau's call for motorcycle experience. The data are voluntary and ceded experience combined. The resulting rates are then presented as a percentage of the rates applicable to ceded private passenger non-fleet automobile insurance. The percentage is what is commonly referred to as a "relativity."

Q. Given the fact that motorcycle rates are shown in the manual as a percentage of rates for private passenger non-fleet automobile insurance, what would the effect be on motorcycle rates of a 5.8% decrease in ceded automobile liability insurance rates for the bodily injury and property damage coverages?

A. If the motorcycle rate relativities are not adjusted, a 5.8% decrease in the automobile liability insurance rates would automatically result in the same approximate percentage decrease in the motorcycle liability rates.

Q. Does Exhibit RF-1 contain calculations which seek to determine what the indicated change in rates should be for the motorcycle liability coverages?

A. Yes. Page G-2 of the filing shows that for other than clean ceded risks ceded to the Reinsurance Facility a 1.7% decrease is needed for the bodily injury and property damage motorcycle coverages.

Q. Please refer to page G-2 of the filing and explain how the indicated rate change of -1.7% was determined.

A. The figures shown on lines 1, 2 and 5 of page G-2 were reported to the Rate Bureau by its member companies in response to a call for motorcycle data issued by the Rate Bureau. The information was compiled by the Rate Bureau and then furnished to ISO. The earned premiums at present rates were calculated by means of an actuarial technique known as earned on level factors. This technique uses adjustment factors to reflect the impact of any rate level changes made during and subsequent to each calendar year to bring the historic data up to current level.

Line 3 is a factor based on the total loss adjustment expenses for all three years in the experience period divided by the total incurred losses for the three-year period. This change was made several years ago because the calendar year incurred loss adjustment expenses reported in the Rate Bureau call were significantly impacted by reserve changes. The method selected smoothes out the impact of these changes. The resulting loss adjustment expenses are the products of the factor on line 3 and the incurred losses on line 2. These are displayed on line 4.

The figures shown on line 6 are the annual percentage trends in losses. They were determined by taking a weighted average of the trends used to calculate automobile rates for bodily injury, property damage and medical payments coverages.

The figure in line 7 for average annual change in expense costs is 2.0% per year. This is the same prospective expense trend figure used for automobile coverages. The 2.0% figure was determined and applied in the same manner as in the automobile coverages.

The figure for projected losses in line 8 is simply the amount shown in line 2, with the annual percentage trend from line 6 applied. The manner in which the trend is applied is the same as was used for the automobile coverages. The procedures for trending the loss adjustment expenses (line 9) and the general expenses and other acquisition expenses (line 10) are also the same as were used for the automobile coverages. Line 11 is simply the total of lines 8, 9 and 10.

The projected loss, LAE and G & OA expense ratio shown in line 12 is simply line 11 divided by line 1. Taking the year ended 12/31/08, for example, \$27,061,855 shown in line 11 is divided by the \$30,459,357 in line 1. The result is 0.888. What this means is that, if rates are not changed, 88.8 cents of every dollar of premium will be needed to cover losses, loss adjustment expenses, general expenses and other acquisition expenses.

Q. How was the Permissible Loss, LAE and G & OA Expense Ratio in line 13 calculated and what is its significance?

A. There are certain expenses which vary in direct proportion to the premium dollar. For example, commission and brokerage are determined as a percentage of written premium. Likewise, taxes vary on the basis of written premium. The percentages used to determine

the permissible loss, LAE and G & OA expense ratio in line 13 are shown on page G-4 of the filing and are as follows for the liability coverages:

| | 2006 | 2007 | 2008 |
|--------------------------|-------|-------|-------|
| Commission and Brokerage | 10.0% | 10.0% | 10.0% |
| Taxes, licenses, etc. | 2.0% | 2.2% | 2.3% |
| Profit | 0.0% | 0.0% | 0.0% |
| Contingencies | 0.0% | 0.0% | 0.0% |
| Investment Income | -3.3% | -3.3% | -3.3% |
| Installment Income | -1.2% | -1.2% | -1.2% |
| | 7.5% | 7.7% | 7.8% |

The motorcycle rate calculations include in the Permissible Loss, LAE and G & OA Expense Ratio provisions for anticipated investment income on the unearned premium and loss and loss expense reserves and installment income. When these are added to the combined amounts for commission and brokerage and taxes, licenses, etc., the results for three years are 7.5%, 7.7% and 7.8% respectively. The figures shown on line 13 of page G-2 are simply the difference between 1.000 and the percentage figures I have just mentioned. For example, the variable expenses plus profit and contingencies, etc. for 2008 were 7.8%. 1.000 minus 0.078 is equal to 0.922. What this means is that if 7.8 cents out of every premium dollar are allocated to the variable expenses, profit and contingencies, you have 92.2 cents available to pay losses, loss adjustment expenses, general expenses and other acquisition expenses.

Since line 12 tells us that, based on the 2008 data, we will need 88.8 cents of every premium dollar to pay for the losses and the so-called "fixed expenses," and line 13 tells us that we will have 92.2 cents available for those purposes, we can divide line 12 by line 13 in order to get the percentage rate change which is necessary. The indicated percentages as shown in line 14 are -4.9%, +3.1% and -3.7% for the years 2006, 2007 and 2008 respectively.

- Q. How was the figure in line 15 entitled "Final Selected Rate Level Change" determined?
- A. Line 15 is simply the weighted average of the three figures shown in line 14. In other words, we have weighed the -4.9%, +3.1% and -3.7% by premiums in line 1. The resulting average is -1.7%.
- Q. You indicated that the Reinsurance Facility's automobile rate filing was for an average decrease of 5.8% for the bodily injury and property damage liability coverages combined and that if the motorcycle relativities were not adjusted the result would be a similar change in motorcycle rates. Please explain how the new relativities proposed in the motorcycle filing were determined for the liability coverages.
- A. The revised liability relativities for motorcycles are shown on page G-6 of the filing. What this shows is that if the automobile liability insurance rates for other than clean ceded risks decrease 5.8% and the motorcycle liability insurance rates go down 1.7%, the current

motorcycle liability relativities should be multiplied by 0.983/0.942 or 1.044. The calculations are shown on page G-6. Thus, the present liability relativity for motorcycles having engine sizes of 500 cubic centimeters up to 1249 cubic centimeters should be increased to approximately .280. The same adjustment factor is applied to each engine size group and the calculation is shown on page G-6. The filed relativities are the indicated relativities rounded to two decimal places. The proposed relativities are actuarially sound and proper assuming that the filed liability rate changes for private passenger non-fleet automobile coverages for other than clean ceded risks are fully implemented. If those changes are not fully implemented, the proper relativities can be calculated by the following formula:

$$\text{New Relativity} = \frac{\text{Current Relativity} \times 0.983}{\text{Manual Rate Change in Ceded Auto BI/PD Rates}}$$

Q. Mr. Woods, please turn to pages F-172 through F-174 of Exhibit RF-1. What do those pages represent?

A. Pages F-172 through F-174 are what are commonly known as "State X" calculations. They are calculations of the estimated investment earnings on unearned premium reserves and loss and loss expense reserves. The sources for the data on these pages are shown on pages F-173 through F-174. Each line is explained, and the appropriate data source is cited.

Q. Would you explain the calculation.

A. Section A on page F-172 is the determination of the average unearned premium reserve for the ceded liability coverages for the State of North Carolina. Line 1 gives the direct earned premium for the accident year ended December 31, 2008. From that earned premium, the mean unearned premium reserve is calculated. The portion of the direct earned premium that is held as unearned premium reserve is determined from the average unearned premium reserve for the years ending 12/31/2007 and 12/31/2008. In this case, the mean unearned premium reserve is 28.4% of the direct earned premium. You must then deduct prepaid expenses since these prepaid dollars would not be available to earn investment income.

For commission and brokerage expense, 100% of the expense provision as set forth on page F-172 is considered pre-paid. For other acquisition expense and company operating expense, one-half is considered pre-paid.

G.S. 105-228.5 as amended in 1986 specifies the procedure by which premium tax is to be paid by insurers. On average, these funds are held by insurers for approximately two months prior to remission to the State. Therefore 1.83% of premium is a pre-paid expense and is not available for investment.

Line A-5 shows the amount of unearned premium reserves that were available for investment.

Part B calculates the impact on funds available for investment of delayed remission associated with deferred payment of premium and the lag in transfer of funds to the companies. The average agents balances for all companies writing private passenger liability insurance in North Carolina is 16.9% of premiums. The explanation of this 16.9% is shown in the explanatory notes.

Part C shows the calculations of the expected mean loss reserves held by the companies. Line C-2 entitled Expected Incurred Losses and Loss Adjustment is based upon the expense provisions utilized in the filing. The derivation of the expected mean loss reserve in line C-3 is shown on page F-172 of the filing.

Part D adds up the unearned premium reserves subject to investment and the loss reserves subject to investment and backs out the amount that is not invested due to delayed remissions. This gives you the total amount of unearned premium reserves and loss and loss expense reserves available for investment.

Once you have determined how much is available for investment, you then apply the average investment return to determine total investment earnings. Line E shows an average yield of 4.35%. The source of that yield is Wellington Management Company.

Applying the yield in line E to the net subject to investment in line D gives you the total investment earnings in North Carolina. Line G merely applies the total earnings to the direct earned premium in line A-1 to show a yield of 3.29% pre-tax as a percent of direct earned premium.

Q. Were these State X pages prepared by you or under your direct supervision and are they correct to the best of your knowledge and belief?

A. Yes.

Q. Does this filing propose any changes to the factors for higher limits of liability insurance?

A. No. However, the effect of the higher limits experience is fully reflected in the basic limits rates for Bodily Injury and Property Damage.

Q. Are there any changes in this filing to the classification factors?

A. No.

Q. Does the filing include a revision of the present territorial relativities?

A. Yes. In connection with the overall changes we have been discussing, new territory rates are displayed; these are shown on page B-1. In these rates, the new territorial relativities are determined in such a way that no overall statewide rate level change is caused. In other words, based on each territory's own indications, the relativities are revised, with some territories receiving increases while others receive decreases. The overall statewide change as a result of these territorial relativity changes is 0%.

- Q. How has the Reinsurance Facility treated general and other acquisition expense by territory?
- A. The Reinsurance Facility has treated 100% of general expense and other acquisition as not varying by territory.
- Q. Please turn to page A-1 of Exhibit RF-1 and explain what is shown on that page?
- A. Page A-1 of Exhibit RF-1 shows the filed rate level changes resulting from the rate calculations contained in the filing. The overall percentages are calculated by multiplying the changes shown for each coverage by the total limits premium for each of the coverages and then dividing by the total premium for all coverages in order to calculate what the average impact is for each category. The premiums that were utilized for these calculations are shown on page A-1.
- Q. Do you have an opinion as to whether the data utilized and the method of calculating the filed rate level changes contained in the filing are sound and actuarially reliable and, if so, what is that opinion?
- A. Yes, I have an opinion. In my opinion, the data utilized and the ratemaking methodologies used by the Reinsurance Facility are consistent with generally accepted actuarial procedures and they are actuarially sound and reliable.
- Q. Do you have an opinion as to whether the filed rate level changes contained in Exhibit RF-1 are fully justified and, if so, what is that opinion?
- A. In my opinion, they are fully justified and are not excessive.

PRE-FILED TESTIMONY
OF
MICHAEL E. STACK

2011 PRIVATE PASSENGER NONFLEET AUTOMOBILE INSURANCE
RATE FILING
BY THE NORTH CAROLINA REINSURANCE FACILITY

Q. Please state your name and business address for the record.

A. **Michael Stack**
Wellington Management Company, LLP
75 State Street
Boston, MA 02109

Q. By whom are you employed?

A. **Wellington Management Company, LLP**

Q. In what capacity?

A. **My formal title is Vice President, Fixed Income Portfolio Manager. I am a Fixed Income Portfolio Manager and also Chair of the Financial Reserves Management Team.**

Q. What are your duties in your roles at Wellington Management Company, LLP?

A. **As a fixed income portfolio manager I am responsible for managing US Broad Market portfolios for clients, such as insurance companies, with customized risk and return objectives, often related to accounting and/or regulatory constraints. As chair of the Financial Reserve Management Team, I am responsible for setting aggregate risk levels and investment strategy in Core Bond, Intermediate Bond, Core Bond Plus, Long Bond, and Crossover portfolios.**

Q. Is it correct that Wellington Management Company, LLP is an investment manager handling investable assets of the North Carolina Reinsurance Facility (the Facility)?

A. Yes

Q. As investment manager for the Facility, does Wellington Management Company, LLP have discretionary investment authority over the Facility's funds?

A. Yes, as permitted by the Investment Management Agreement between North Carolina Reinsurance Facility and Wellington Management Company, LLP.

Q. What is your role personally with respect to the Facility's investment account?

A. I am the lead Portfolio Manager responsible for managing the Facility's investment portfolio according to the investment guidelines set forth in the Investment Management Agreement. I am responsible for all buy and sell decisions executed in the portfolio.

Q. How long have you been employed by Wellington Management Company, LLP?

A. I joined Wellington Management Company, LLP in 2000.

Q. How long have you been employed by Wellington Management Company, LLP in the division or department which specializes in fixed-income investments?

A. Since joining the firm in 2000.

Q. How long has Wellington Management Company, LLP managed the Facility's investment portfolio?

A. Wellington was engaged by the Facility on October 1, 2009.

Q. How long have you personally been the portfolio manager for that account?

A. Since our relationship with the Facility began on October 1, 2009.

Q. In connection with the Facility's 2010 Private Passenger Automobile Insurance rate filing, has the Facility requested that you make any calculations concerning the investment yield that the Facility could reasonably expect during the two-year period ending September 30, 2012?

A. Yes.

Q. Did you make those calculations?

A. Yes, working in conjunction with Wellington's internal fixed income quantitative analysts.

Q. Would you please describe how your calculations were performed?

A. To determine the investment yield that the Facility could reasonably expect during the two-year period ending September 30, 2012, we employed a security-level book yield projection approach, rolling forward the book yield on the Facility's investment portfolio as it stood on April 30, 2010 as a starting point. The book yield projection incorporates the actual book yield of the existing assets held in the portfolio and also a reinvestment yield associated with projected principal (maturity and pre-payments) and coupon cash payments projected to be received going forward. We assume that projected future cash flows (principal maturities, prepayments, paydowns and coupon payments) are reinvested at the portfolio's performance benchmark yield as it stood on April 30, 2010. We used this performance benchmark yield because we believe the benchmark index represents a good approximation of the mix of assets that would be purchased in the portfolio. Using this methodology, the projected month-end portfolio book yield was calculated for each month during the period October 1, 2010 through September 30, 2012 and the

resulting yields for these 24 months were then averaged to arrive at the estimate of the Facility's portfolio yield for the overall time period.

Q. What was the result of your calculations?

A. Our calculations resulted in an estimated investment yield of 4.35%.

Q. Do you have an opinion as to whether the 4.35% investment yield estimate that is based on your calculations and the assumptions used in your methodology is a reasonable estimate of what the Facility's investment yield will be?

A. Yes.

Q. What is that opinion?

A. I believe the yield estimate is a reasonable estimate of the Facility's investment portfolio yield during the two-year period ending September 30, 2012, based on the information available when we made the calculations.

Q. Does that conclude your pre-filed testimony?

A. Yes.